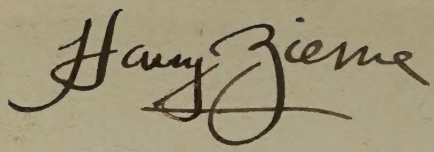


EFFECTIVE BUSINESS LETTERS

Their Requirements and Preparation, with Specific Directions for the Various Types of Letters Commonly Used in Business

By EDWARD HALL GARDNER

Assistant Professor of English in the University of Wisconsin

SECOND EDITION
(Fourth Printing)

NEW YORK
THE RONALD PRESS COMPANY
1917

COPYRIGHT 1915
BY
THE RONALD PRESS COMPANY

COPYRIGHT 1916
BY
THE RONALD PRESS COMPANY

William G. Hewitt Press, Brooklyn, Printers
J. F. Tapley Co., New York, Binders

PREFACE

This book is intended for the business man who wants to have his business letters effective.

It is written with the conviction that the great volume of valuable experience about better letters that has been accumulated by business houses can be reduced to compact principles, stated in such form that the business letter writer can, by following them, construct concise and effective letters.

That letters must improve if they are to keep pace with the improvement in modern business is evident. Most business men realize that letters perform nine-tenths of the work of business, and that consequently better letters are as necessary as better cost-keeping or better sales methods. The problem is just how to secure such letters.

Evidently a reformation in correspondence, to be worth while, must include not only the comparatively small number of unusually important letters written by the few men at the head of a business, or the form letters that are carefully composed for certain situations, but must include the routine letters written by subordinates, since all letters alike are representatives of the house from which they issue, and all are capable of becoming more efficient units in the business.

Every letter is a sales letter; that is, either directly or indirectly, it may have a positive effect on sales.

One of the purposes of this book is to serve as a convenient manual of standard practice. For this purpose it designs to cover thoroughly the essentials of form and appearance, as determined by the best usage in modern business correspondence.

Its chief purpose is to show in detail how effective letters are to be written. For that purpose it is mainly devoted to a precisely stated and systematic method of building letters to meet typical situations. The rules in use by a large number of leading business houses have been collected and systematized, and the letters of these and many other houses have been analyzed. This has been done with the aim of presenting a compact body of principles that can be put directly into practice to guide letter writing in business offices, whether large or small, and that can be applied to the daily output of letters, whether this represents a dozen or many thousands.

It is designed to be of practical aid to stenographers who wish to train themselves to fill secretarial positions, and office positions in general that require greater capacity and responsibility. There is a strong demand for subordinates who can write letters independently, thereby relieving their employers of a considerable part of the burden of dictation.

My deep obligations cannot properly be expressed to the many firms, both East and West, that have allowed me to study and to use their correspondence. My especial thanks are due to the cordial assistance of But-

ler Brothers, Marshall Field and Company, Hibbard Spencer Bartlett Company, Montgomery Ward and Company, and Wilson Brothers, of Chicago.

EDWARD H. GARDNER.

Madison, Wisconsin,
March 21, 1916.

CONTENTS

Part I—General Principles of Business Correspondence

CHAPTER		PAGE
I.	The Opportunity of Business Letters	1
II.	Writing the Letter	10

Part II—Appearance and Correctness

III.	The Make-up of the Letter	25
IV.	Paper and Envelopes—Printing on the Letter Sheet	49
V.	Mistakes in Language	56

Part III—Directions for Specific Types of Letters

VI.	Letters Asking Information—Letters Giving or Refusing Information	72
VII.	Letters Ordering Goods—Remittances and Enclosures	81
VIII.	Acknowledgments—Notice of Shipment	86
IX.	Adjustment Letters	93
X.	Credit Letters	137
XI.	Collection Letters—Principles Involved	168
XII.	" " —The Follow-up	183
XIII.	" " —Special Phases	206
XIV.	Sales Letters—First Principles	233
XV.	" " —Building the Letter	243

CHAPTER PAGE
XVI. Sales Letters—Follow-up Letters . . . 267
XVII. " " —Special Cases—Illustrations 285
XVIII. Applications for Positions 307
XIX. Recommendations and Introductions . . 315

PART IV—MISCELLANEOUS

XX. Principles of Effective Writing 319
XXI. Form Letters 328
XXII. Filing Correspondence 337
XXIII. Letter-Heads 342
XXIV. Successful Sales Letters 349

Appendix—Telegrams, Cablegrams, Abbreviations . 409

Effective Business Letters

Part I—General Principles of Business Correspondence

Chapter I

The Opportunity of Business Letters

1. **Importance of letters.** The increased importance of letters in the business field has made it necessary for every business man to understand how to write and to use them, if he is to keep abreast of modern methods.

2. **Improvement in letters.** Until a few years ago, most letters were written with small attention to their appearance or their composition. They were loaded with errors, and with a strange jargon of "stock phrases"; they had the awkward brevity of telegrams, omitting pronouns and every word not considered vital to the meaning. Today, a retail customer dealing with a good house may well be surprised if the letters he receives are not courteous, tasteful in appearance, and clearly written in good English. When he sends in an order, he usually receives such accurate and intelligent correspondence about it, and any difficulties are smoothed out so tactfully, that he may well feel more at ease when buying by mail than when buying in person. The excellent practice of the large houses is spreading to the smaller ones, and

from the retail to the wholesale field. In one department of business after another, poor letters are becoming the exception, and good letters the rule.

3. Improvement due to increase in numbers. What are the reasons for this general reform?

First comes the enormous increase in the number of routine letters, caused by the distance between buyer and seller. The growth of commerce and the improvement of communication by railroad, telephone, telegraph, and post-office systems have made it possible for wholesaler and retailer, manufacturer and jobber, retail customer and mail-order firm, though living at great distances, to do business successfully with each other. Letters perform nearly all of this service. They are the shuttles that fly back and forth to weave the web of commerce.

4. Value as records. Even where the distance is not so great, and where the telephone would serve, the letter has preference, because it gives a *record* of the transaction. The carbon copy is filed by the sender and the typewritten original is put on file by the receiver. Without this easy and safe way of insuring that each detail of the transaction is available for immediate reference, modern business, so enormous and complex, could not be carried on.

5. Improvement in sales letters. The second cause for the reform in business correspondence is the increase and improvement of sales letters. For the cost of a single visit by a salesman several hundred letters may

be sent out, and each may be made nearly as effective as a personal visit. The work achieved by these letters has been the marvel of the business world. Every merchant has seen the power of a message that can be sent cheaply and surely, straight to the hand of the prospective customer; and from the retailer who sends out two or three seasonal announcements, to the house that solicits all its new business by mail, sellers of every type have employed the postage stamp as their salesman. Sales letters have shared the improvement that has come to every form of advertising, until now no pains are thought too great to make them conform to the highest standards of attractiveness and effective writing, so that they may perform their work better.

6. Influence upon the routine letter. The improved sales letter has had an influence upon the letter which transacts routine business. The vast and intricate mechanism of correspondence already existed between the seller and the buyer. Why should not every routine letter be regarded as the personal representative of the house, and be written so well that it would make a friend of the reader?

Today this possibility is well established as *the opportunity of business letters.*

Care can be taken not only to write the letter clearly and correctly, but to insure that it is neat and attractive in appearance; to make it not only concise and intelligent in transacting its business, but also vigorously interested in the welfare of the customer and eager to show him every consideration. The routine letter can

communicate the personality of the house as well as its own subject matter, making the reader feel that the writer is a man and not a machine. The aim of the house can be to give service in each transaction and to express the spirit of that service so clearly in letters that the buyer will have increased confidence in the seller; and the seller will be able to rely more fully on the good faith of the buyer.

On the one hand, this idea was the outgrowth of competition; of the demand that each unit of the business mechanism possess the greatest effectiveness. On the other hand it was the expression of the fact that Americans live in their business and strive to make it a pleasant life. It is certain that this new spirit has become one of the most potent influences in modern business, and that letters have been the chief agent of its expression.

7. **Need for system.** If letters are to be well written they must be *systematized*. They are too numerous in any business to be handled intelligently if they are regarded as a mass of haphazard units. Think how many letters are required to complete each selling operation. Before a house can sell to a new customer on credit it must ascertain his financial standing. If the information given in Dun's or Bradstreet's is not sufficient, a letter can be written to the man himself, asking details about his business, or to reputable merchants in his neighborhood or to banks which know him. When he makes remittances, or if he does not make them according to the terms agreed upon, or if misunder

standings arise, letters of acknowledgment, of collection, or of explanation must be written. All these require so much tact and so much knowledge of the customer, of credit policies, and of the business of the house, that in a large business a separate department of credits and collections is given the sole charge of them.

Again, when an order is sent in, it must be acknowledged, and the probable date of its shipment indicated. If the house does not stock any part of the order, or is temporarily out of it; if it must delay shipment for any other reason, or substitute an article on its own responsibility; if some part of its complex mechanism is out of gear and the order is overlooked, wrongly selected, missent, or carelessly packed; if in traveling by freight or express it becomes damaged or lost; if the customer refuses to accept the goods or wishes to return part of them—for any of these reasons letters must be written adjusting matters to the satisfaction of both parties.

Or if a wholesale house has salesmen on the road and regular customers scattered over a territory, from time to time it will need to announce new prices or changes in policy, in goods carried, in the members of its force, or in location; letters must be written about facts in its business which salesman or customers need to know.

8. Classifying correspondence. Because these situations constantly recur they can be analyzed and provided for, and principles laid down with reference to them. Then as problems in letter writing arise the correspondent can classify them—first according to the large divisions, such as sales, adjustments, collections, and

the like; then according to the typical situations under them. Thus he writes more rapidly and confidently.

In a large house, where a separate department has charge of each division of the correspondence, and problems of different kinds are assigned to different individuals, the careful classifying and exact handling of correspondence is seen at its best. But there is no reason why the smaller business should not show equal skill in systematizing its letter writing, if it will become familiar with the necessary principles.

9. **Know your business.** To become a successful correspondent, first acquire a deep, thorough familiarity with your house and its goods. Follow the goods through the process of manufacturing and become acquainted with their use, so that you have confidence in them. Understand the house organization so that you can appreciate its policies and know the value of the men comprising it. To do this is to become a loyal member of the house and to develop an enthusiasm that will show in all the letters you write.

10. **Know your customers.** Second, know your customers, who they are, what they want, and how they live. One large house doing a mail business with retailers sends its letter-writing salesmen out to visit its customers, to study their needs and form friendships with them. To understand people in this way and to write to them understandingly requires imagination; but everyone can have imagination to some degree. The "narrowing effect" of business is not seen in the chiefs of the business world because they have imagination.

11. **Cultivate primary virtues.** Third, cultivate the primary virtues of sympathy, patience, genuine courtesy, and kindliness. No letter writer can succeed unless he deliberately and of set purpose practices these qualities; for without their aid he cannot write a cordial and courteous reply to a letter that irritates him—and to write such letters is an every-day necessity in business. A virtue is as easy to cultivate as a vice.

12. **Be sincere.** Fourth, be absolutely and obviously sincere. Falsehood is bound to discover itself and discredit the user, so that he loses forever the hold he wishes to gain on his customers. The advantages he thinks to gain by a plausible trick will be secured only with careless readers, and a reputation for unreliable dealing is hard to live down. Any appearance of insincerity is particularly dangerous in business done by mail, for the customer's distance from you gives him small chance to reform his impressions of you.

13. **Aim at personal style.** Fifth, aim at a "personal quality" in your style, in order to convey an impression of sincerity and of interest in the person addressed. To secure this quality, follow two general principles:

(a) Imitate the tone of conversation. Write as cordially and personally as if you were face to face with your correspondent. Avoid formal, set phrases. Use a vocabulary full of interesting words. Employ direct questions. Address the reader as "you."

Warning. But letters must always be more dignified than conversation. In an interview, the expression of

the speaker's face helps to explain the meaning of his words; his smile corrects a possible impression of rudeness or curtness. If he sees that the other man misunderstands him he can offer immediate explanation. Letters have not that aid and so must avoid overfamiliarity for fear it will be misunderstood. Likewise they must avoid humor, for fear it will be taken for sarcasm. Letters must be more compact than conversation; the shortest interview is longer than a letter on the same subject would need to be. To use a personal style does not mean that the writer need compose long letters. And, finally, letters must be more direct than conversation; they must state the subject at once and pass from point to point with a rapidity that would be curt in a spoken interview.

(b) Imitate the social letter. Since ordinary letter writing between friends has, through centuries of practice, developed a form and style that most nearly reproduces on paper the courtesy and personal quality of face-to-face intercourse, it is natural that business letters follow the style of social letters as far as they can.

Warning. But just as it is bad taste for a salesman, in matters of business, to act with all the informality of a friend, so it is bad taste for business letters to copy exactly the appearance and the style of social letters. Examples of the right and the wrong use of this principle will be found especially in Chapter III, "The Make-up of the Letter," and in Chapter XV under "The Point of Contact."

For an example of the difference between the stiff,

awkward style and the "personal" style, in a simple routine situation, see 19. All letters given as correct examples in this book illustrate good style in different situations.

Chapter II

Writing the Letter

14. Fundamental needs. The fundamental qualities which the reader demands in every letter are clearness, conciseness, completeness, correctness, and courtesy. Behind the need of all of these lie good reasons which can best be understood if you think first how the letter is read by the man at the desk.

15. How the letter is read. The usual business letter is read rapidly or only glanced through. The eye runs down the page, catching at the outstanding words and phrases, looking for a key to the meaning of the whole.

16. One of many letters. It is read as one of many letters. The morning's mail of a business man may bring to his desk from twenty to a hundred letters, or even more. Each of these presents a different problem, so that his mind must adjust itself afresh for each.

17. Clearness. For these two reasons the first requirement of every business letter is clearness. There must not be a moment's doubt as to its meaning. A letter that is thoroughly clear at first reading will save mistakes, delays, and the writing of other letters.

(a) To secure clearness for the reader, give each idea a separate paragraph. The eye grasps each group of words as a unit, separated from other groups by its indentions.

Not clear at a glance:

> Your telegram of June 14 came this morning telling us that the samples have not yet come. The samples left our factory on the 11th and should have been delivered to you on the 14th without fail. We have today taken the matter up with the Express Company and asked them to trace and show delivery. In the meantime if you do not receive them within the next day or two please notify us again, so that we may follow up the shipment closely with the help of the local agent.

Clear at a glance:

> Immediately on receipt of your telegram of June 14, which came this morning, we began to trace the missing samples of gold class pins.
>
> The samples left our factory on the 11th, and should have been delivered to you on the 14th without fail. We have asked the Express Company to trace the shipment with all speed.
>
> If you do not receive the samples in a day or two please let us know, so that we can stir up the local agent. We know you will like the goods and are anxious to get them to you.

(b) But a number of short, simple sentences, each in one paragraph, are monotonous and so unconnected that often they are harder to read than longer ones. Therefore when simple ideas are of the same nature they are best joined in a paragraph, which may still be of one sentence, and treated as one idea. Over-paragraphing is almost as bad as under-paragraphing.

A good general rule for ordinary letters is that a paragraph should not be over six lines long, and that most paragraphs should be shorter. This depends somewhat on the nature of the letter. A paragraph need not, of

course, be limited to one sentence; the requirements of clearness make no such demand.

(c) Use a double space between paragraphs and a single space between lines. This is easiest to do in the typewritten letter, but can apply also to letters written with the pen. The best usage favors this spacing. (See also 61.)

(d) Begin with the subject of the letter and take up the material in a definite arrangement. If there is more than one subject, begin with what is most pleasing to the reader. A chronological arrangement is a natural one. In a letter containing both facts and comments, give facts first, then comment.

(e) Make the thought run smoothly through the whole letter by showing the connection between sentences and paragraphs. (See 275.)

(f) Confine each letter to one subject. For example, if a firm is working on two contracts, or if there are adjustments to be made on two separate invoices, or if a customer sends an order and a request for adjustment, in each case write two letters, not one. This becomes even more important when considered from the standpoint of filing. (See Chapter XXII.)

An absolute rule is hard to give on this subject, since house policies differ. In dealings with small houses or with retail customers where there is less chance for confusion, it is common practice to write one letter about more than one subject. But the general tendency is to separate subjects as far as possible.

18. Conciseness. Conciseness is next in importance

to clearness to save time for the busy reader. Do not waste a word. Make every letter as short as is consistent with clearness and courtesy. Routine situations can often be well handled in two paragraphs of a sentence each. Almost every letter can be written on one page, thus not only saving the reader's time but the stationery of the writer as well.

19. **Letter too short.** The letter which is too short because it gives too little space to each idea, is harder to understand than a longer letter, and therefore really takes more of the reader's time. If it is so short as to omit courtesy it neglects its opportunity. A few words extra, or another sentence, add little or nothing to the cost of the letter, and may add to its effectiveness.

Incorrect:

> Yours of the 12th ult. rec'd advising return of 2 Screen Doors. Enclosed find credit memo to cover transportation on same.

Correct:

> Your letter of April 12 has been received, notifying us that you were returning the 2 Screen Doors that were sent you in error.
>
> We enclose a credit memorandum for 48c., the amount of the freight paid by you.
>
> We wish to thank you for returning these, and for your trouble in packing them and notifying us.

20. **Completeness.** Completeness is a requisite to be borne carefully in mind. Many costly blunders are made because the writer leaves out some necessary statement, or simply forgets to say all that he intended. He

may think some topic too obvious to need mention. For example, he supposes that he does not need to refer to a previous agreement between himself and the reader; but the busy man at the desk, turning his attention from other letters to read this one, has not time to think of subjects that do not stand on the page before him.

Three incomplete letters:

We are returning the lace you sent, as it came too late.

We regret we have not the goods you desire.

We wish to place an order for 200 dining-room chairs, according to the specifications and under the terms and prices discussed.

Complete:

We are returning the shipment of lace, your invoice No. 45339, by express today.

This was received yesterday, too late for our Spring sale. You will find on reference to our order of March 4, that this was to be shipped to reach us not later than April 15.

We regret that we are completely out of the waists you ordered from our advertisement of September 10. We have in stock, however, some waists so much like them that we are venturing to send a selection, believing that you will be pleased with them.

Please return the ones you do not wish to keep.

We wish to place an order for 200 Dining-room Chairs, according to the specifications shown in the enclosure, on terms of 2/10, net 60, and at 40% off list price.

This is according to our discussion of November 3.

21. Correctness. Correctness in spelling, punctuation, grammar, and sentence construction, as well as in all the rules relating to the appearance of the letter, is first of all necessary to preserve the writer's dignity and to make the letter a worthy representative of his firm. But there is a more important reason than this. As the reader glances through the letter, striving to understand it as quickly as possible, his attention will be distracted from the subject matter by an error of any kind. It is not safe to rely on his ignorance; even men who make mistakes themselves notice them in others, and the most intelligent customers are those you care most for. And though bad grammar, punctuation, and spelling will be forgiven by the reader, you do not want him to take the time to forgive them—you want him to read your letter. *To economize the reader's attention, be correct.*

22. Courtesy. Courtesy is at least as important as any other requisite. In this direction lies the chief opportunity of the modern letter. The business correspondent can never allow himself the luxury of losing his temper. No matter how irritating the letter he receives, he must write a courteous reply. (See 122, and 140c.) No matter how monotonous is the succession of letters he writes, all nearly alike, he must never weary of saying "please," "thank you," "we regret," "we take pleasure," and similar courteous phrases. Remember that the reader does not grow tired of them.

Courtesy should stand out emphatically in the letter, considering how rapidly letters are read. Use definite words that show your desire to be of service or your

consideration for the reader's position. Let such words show up strongly at the beginning and end of the letter; let the first and last sentences contain positively courteous words. Often the addition of a half-dozen words will transform an unintentionally sharp letter into a pleasant one. Unless you translate your cordial feeling into words on the page, the reader of your letter, a thousand miles away, will never know how you feel toward him. (See the illustrations under 19, and those under 134.) When granting a favor always show clearly that it is a favor—not from a feeling of egotism, but from a wish to emphasize your good will—and express it so that the recipient will perceive it in rapid reading. Say cordially: "We are glad to be of service"; "We take pleasure in granting your request"; "We have tried to act as you would wish us to, had you been able to direct us."

23. How the letter is written. Many of the defects in letters are directly due to the necessary conditions under which they are written. The sender dictates them rapidly to the stenographer, perhaps a great many at a sitting. He holds in his hand a memorandum, or a letter to be answered, which has perhaps a few penciled notes in the margin. Under these circumstances he is likely to commit several errors.

(a) To hesitate, and forget what he has said, thus making ungrammatical or ridiculous sentences.

Wrong:

> However, if this proves to be a mistake we will ask that you kindly let us hear from you so that we

can investigate further and ascertain what has become of the order you favored us with, although at the present writing we are unable to refer to the records of the shipment of June 27, so are somewhat in doubt as to whether this refers to the Gasoline Stove, although we believe that such is the case.

(b) To run his ideas together with a series of "ands," instead of separating them properly.

Wrong:

To the writer have been passed for approval the several orders with which you have recently favored us, and we dislike very much to withhold shipment of goods which you may be needing for the conduct of your business, but reference to our ledger shows your account with us continues very much in arrears, and matured bills we feel should first receive attention, and will ask that you kindly care for balance at this time due upon receipt of the present letter, or for such part of the same as may not then have had your attention, when your orders in hand will receive our attention and goods will go forward unless you shall otherwise instruct.

Right:

I have been asked to give my approval to the several orders that you have recently sent us.

Now, our house dislikes very much to withhold the shipment of any goods that you may need for the conduct of your business. Still, we find on reference to our ledger that your account with us continues considerably in arrears.

You will no doubt agree with us that matured bills should receive attention before we allow new obligations to be assumed. When this letter reaches you, will you not take care of the balance that is now due, or of

whatever part you may not then have given your attention?

Then we shall be very glad to forward your goods at once.

(c) To change his plan as he goes on and as new ideas come to him, stringing his letter out; making the man who receives it read to the end before he knows what it is about; perhaps even making the last part contradict the first.

The writer of the following letter, besides being discourteous in the beginning and courteous at the end, corrects in his postscript the error of his first paragraph. He should have rewritten the letter.

Wrong:

We have received your letter of January 5. If you can get elastic hair nets at $1.90 in the size with which we are filling your orders, you are certainly buying them for a great deal less than we can import them for. Every one of our customers who has had these nets at $2.40, not $2.35, the price we have made to you, has reordered, and is well satisfied.

The Marshall Novelty Company just telephoned us they had no shipment for you.

We have not as yet made any low-priced velvet bags, but are about to make some in both velvet and satin. Mr. Ivey will see you about them some time this month.

Very respectfully yours,

P. S.—You probably refer to the 36″ knotted net, our number 7445 at $1.90.

Right:

We think your letter of January 5 refers to a 36″

knotted hair net, which corresponds to our No. 7445 at $1.90. We shall be glad to supply you with it at that price.

There is a better profit, however, and more satisfaction in the net you have been ordering at $2.35. We have received many reorders from customers who have had them at $2.40. . . . .

(d) To state some topics too briefly, forgetting that the facts, which are perfectly clear to him, may not be so clear to the receiver of the letter.

(e) To forget that his mental attitude of courtesy or cordiality toward the man he is writing to, which he himself feels definitely, will not be transmitted to the receiver of his letter unless it appears in definite words on the page.

(f) To fall into monotony because he is hard pressed for time, and must write many letters that are almost alike in subject matter. Consequently he uses the stock phrases, inherited from the legal-sounding business letters of the past. Particularly, while he is thinking of what to write, he is tempted to use the stock first sentence, "Yours of the 16th received and contents noted and in reply would state—" a sentence which is bad because it is wordy, crowding out the courtesy which should be emphasized there. (See 81-85.)

24. Final directions for writing. The following directions summarize the foregoing divisions. They should be studied carefully until it becomes second nature to follow them.

When ready to write a letter get all the circumstances fully in hand, look up all matters that need investigation,

determine on the degree of courtesy to be shown. Never begin to answer a letter without reading it through and thinking what your entire answer will be.

Divide your material into headings, each of them a unit and the subject of a paragraph. Make the divisions small so that the paragraphs will be short.

Arrange the headings in order. The principles guiding their arrangement for each variety of letter are discussed later in the book; the general rules are given in 17d.

If you are not satisfied with the letters you are writing at present, it will be worth while for a time to put the headings into the form of penciled notes. The experienced and able writer keeps such an outline in his head, and puts on paper only such facts and figures as he might otherwise forget.

In dictating, concentrate your mind on a paragraph at a time. Let the rest of the letter go for the moment and think only of the paragraph you are writing. This will prevent confusion and will make each paragraph a unit, besides allowing you to take pains with its language. When that paragraph is finished refer to your outline for the next.

Before you leave the paragraph ask yourself if it is long enough to make the impression you wish; if it is confined to a single heading; if it is courteously phrased.

With the aid of these simple directions you can easily improve your correspondence. They follow the method used consciously or unconsciously by good writers everywhere. Compare your letters with the good letters shown in the book, collected from prominent business houses.

It will be of help to read them aloud, to form a mental outline of them, and to dictate them to an imaginary stenographer, a paragraph at a time. Needless to say, none of these letters are to be learned or copied and sent out; their general style can be imitated and then applied to the problems that come up in the writer's own business.

By reading these letters the writer can form his own style from them, while he preserves his originality. It is only in this way that the good writer, whether novelist, poet, business man, or student in composition classes, learns to write: by studying both principles and examples.

Heading

Cedarhurst, Wisconsin,
November 5, 1915.

Introductory Address

Messrs. Coles Morris and Company,
Milwaukee, Wisconsin.

Salutation

Gentlemen:

Body of the letter

Please send by parcel post the following articles, and charge them to my account:

2 papers Assorted Needles, sizes 4-8
2 bolts blue Taffeta Ribbon No. 5, like enclosed sample
3 spools Sewing Silk to match
6 pairs Ladies Lisle Hose, black, size 9, at 50¢

I return herewith a skein of floss, which was too light a shade. If you have something darker in the same color, please send it, but if not, do not trouble to get it.

I wish also to return the muff purchased of you last week, and to get something in a better style.

Complimentary close

Yours truly,

Signature

Mrs James F. McNaughton

COLES MORRIS AND COMPANY
Importers and Retailers of Dry Goods
24 WISCONSIN AVENUE
MILWAUKEE, WISCONSIN

Date — November 7, 1915

Introductory — Mrs. James F. McNaughton,
Cedarhurst, Wisconsin.

Salutation — Dear Madam:

Body of the letter — We have filled your order of November 5 as you requested, and are sending it by parcel post today.

Your account is credited with the skein of floss returned, as we have not the shade you desire.

If you will write us in detail about the muff, or better, step into the office and tell us about it when you come to Milwaukee, we shall be glad to do what we can to meet your wishes. Ordinarily we do not accept for credit goods of this kind which have been in use.

Complimentary close — Yours very truly,

Coles Morris and Company,
by George Williams

Signature — GW/JN

TELEPHONE RANDOLPH 3934

HILL, WAY COMPANY
WHOLESALE GROCERS
210-220 WABASH AVE., CHICAGO, ILL.

CABLE ADDRESS HILLWAY, CHICAGO

Letterhead.

Date — September 21, 1915.

Introductory Address

Messrs. A. F. Olds & Co.,
245 East Main Street,
Longport, Ohio.

Salutation — Gentlemen:

Body of the letter

We have just received a letter from Mr. Walters telling us that the Red Star tomatoes we shipped you are brown in color and have a bitter taste, and asking us to explain the matter.

Of course we will do everything possible to make this right with you at once. Please express us half a dozen sample cans, and open half a dozen to try yourself, as it may be that only one can was out of kilter, and that a further examination will prove the remainder of the goods are all right. If any more trouble is found, return the shipment and allow us to replace it.

Red Star is our leading brand, and to have anything wrong with it gives us a good deal of concern. In the last two years we have shipped a good many thousand cans without a word of anything but praise until now. So we shall be particularly glad of your co-operation in investigating, and helping us to keep the brand up to standard.

Please mark the samples for A. P. Peters in our care.

Complimentary close — Yours very truly,

Signature — Hill, Way Company,
by John King

Part II—Appearance and Correctness

Chapter III

The Make-up of the Letter

25. Value of appearance. Handsome appearance in a letter is a pleasant introduction for your message. The quality of the paper used, the design of the letter-head, and the arrangement of the letter on the sheet all go to help the first impression. A paper of good weight that will not easily crumple, a well-planned letter-head—marvels can be wrought in the style of its design—and wide, well-kept margins in your letter have the same effect on your reader that good clothes, erect bearing, and strongly moulded features in a salesman have on his customers. Appearance in a letter is not so important as good composition, nor is appearance in a salesman so important as brains; but appearance is accepted as a sign of more valuable qualities within. The man who neglects appearances may not be a fool, but he is unwise.

Write on one side of the sheet only.

Never accept from your stenographer letters that are blurred, badly spaced, or marred by frequent erasures.

26. The parts of the letter. Much of the appearance of a letter depends on its care for the position, spacing, punctuation, etc., of its several parts. Carelessness in regard to them will not be pardoned by the reader; for

he thinks, and rightly, that anyone can learn how to use these mechanical details properly.

The letter has six parts: the heading, the introductory address, the salutation, the body of the letter, the complimentary close, and the signature. The postscript, which is used for emphasis in sales letters, may be considered another part. (See 277.)

27. **Usage.** These parts of the letter, their existence, nature, and position, are social conventions determined by usage, back of which usually lies a good reason. Often usage permits of more than one form. Usage changes; indeed, in the past ten years or more it has changed very greatly in the direction of simplicity, convenience, and good appearance.

Usage is less stable in sales letters and in correspondence from advertising firms and printing houses, because these aim at catching the attention by novelty of design, and may venture on more daring innovations. Such letters are usually composed, also, by men who know thoroughly the fashions in letters, and who have better taste and judgment than the average. But even these letters change very little, about as much as the fashions in evening clothes; and like them, have recently changed in the direction of convenience and good design.

In routine correspondence usage is more stable, because the chief purpose of such letters is to get work done; and the plain, clear form of modern usage is well suited to that end. The personality and the clothes of the business man should give an impression of reliability and good judgment; so should his letters.

28. Violation of usage. For these reasons any considerable violation of usage as at present established is unwise. It seeks to make an impression of novelty, forgetting that to transgress social conventions gives an unpleasant impression of novelty instead of a pleasant one. It may disturb the reader, who has never seen the new form, and will distract his attention from your letter, just as eccentric platform manners in a speaker take from his speech a certain amount of the attention which his audience has to give. Instead of striving for effect by eccentricity, devote your energy to improving the body of your letters, making them clearer, more readable, more vigorous and interesting. This you will find the most successful novelty. Make your readers say, "Isn't it a delight to get a letter written like that?"

Note.—To see how usage varies, observe the different forms allowable for the indenting of the heading, the introductory address, and the signature. A new style, which is employed by some writers, is to omit all punctuation, except periods after abbreviations, from the ends of the lines of the heading, the introductory address, the salutation, and the complimentary close. There is no serious objection to any of these variations.

On the other hand, the omission of the salutation and the complimentary close, a change which has been suggested, has found favor with few writers. The reason for the existence of these parts of the letter is accepted by most people to be sufficient: namely, that these courteous phrases occupy in a letter the place which "Good morning," "How are you?" "Good afternoon," or "Good-bye" have in conversation. "Dear Sir" and "Yours truly" and the like are not salutations used in conversation, it is true; but the established conventions of a letter are not the established conventions of a conversation. A letter does not tip its hat or shake hands.

In a group of sixty-six letters from different presidents and advertising managers of some of the chief firms doing a national advertising business, about 58 per cent used a first margin for all the lines of the address, while 42 per cent indented the second and third lines. A larger majority, 62 per cent, used single spacing, and since the nature of the letter required long paragraphs, it may be supposed that in routine letters with shorter paragraphs even more writers would have used single spacing. Nine of the whole number used a single-spaced heading in a double-spaced letter; three used a double-spaced heading in a single-spaced letter. Six omitted punctuation from the ends of lines in the heading, etc. None omitted the salutation and the complimentary close.

29. The heading in a sheet without a letter-head. We shall first discuss the sheet which has no letter-head. The heading on such a sheet contains the writer's post-office address and the date when the letter was written. The first is needed so that a reply may be sent. The date shows how much time has passed since the letter was written, and what its position is in a series of letters. To omit the date may cause the writer serious legal difficulties. If goods ordered in an undated letter are delayed you have no evidence against the man who delayed them, no matter what your loss may be. Be careful to have the heading complete.

30. Position of heading. (a) The position of the heading is at the top of the page, where it will be caught first by the eye. Readers are accustomed to find it in this position, and to look there for the address of the person to whom they are to send a reply. It is in social notes, not in business letters, that the heading comes last in the letter.

(b) It usually stands, as in the illustration on page 22, to the right of the sheet. In this case it should not run over the right margin, and it should not extend to the left beyond the middle of the page. It may be of three lines; or, if short, of one line; or of two lines. Illustrations are shown below.

(c) The lines may begin on different margins, each five or ten spaces to the right of the preceding.

217 State Street,
Chicago, Illinois,
February 4, 1915.

564 Main Street, Buffalo, N. Y.,
May 1, 1915.

Shelby, N. Y., March 1, 1915.

Or the lines may begin on the same margin. This style has grown in favor because it permits the carriage of the typewriter to be drawn back to the same place each time, or to be thrown there with the tabulator.

217 State Street,
Chicago, Illinois,
February 4, 1915.

564 Main Street, Buffalo, N. Y.,
May 1, 1915.

(d) The heading may stand in the center of the page. This newer style has a good appearance, since it balances the page. Its disadvantage is the care required to space it so as to come exactly in the middle.

Madison, Wisconsin,
July 6, 1914.

31. **Punctuation of heading.** The writer's address is punctuated by a comma after the street and number, a comma after the city, and a comma after the state. The date is punctuated by a comma after the day of the

month, and a period after the year. Do not put a comma after the month.

32. **Entire date not to be in figures.** Do not write the entire date in figures, such as 2-6-14 for February 6, 1914. Not all readers are accustomed to this form, it does not look so well, and it may be misread as June 2, 1914.

33. **-st,-nd,-rd,-th.** Write the day of the month simply in figures; do not add -st,-nd,-rd,-th. These letters are unnecessary in the heading, and in pen-written letters and carbon copies are sometimes confused with figures. But in the body of the letter, after the date has once been mentioned, other days in the month may be followed by -st,-nd,-rd,-th, and the month omitted, to save repetition.

Right:

> Your telegram of March 10 has just come in, and the order has been sent to the shipping department. The goods should reach you not later than the 12th.

34. **Date with letter-head.** If the sheet has a letter-head, this will provide the writer's address, leaving only the date to be filled in.

(a) No part of the date should be printed with the letter-head. All of the date should be written with typewriter or pen. A printed dotted line, with the figures .....19...., and the rest filled in by hand or with the typewriter, looks ragged because the printed portion does not match the filled-in portion. Even in a pen-written letter the printing saves merely a trifle of

the writer's time, and in a typewritten letter it is hard to place the figures exactly on the dotted line.

(b) The position of the date should be at least two spaces below the lowest line of the letter-head, and two spaces above the top line of the introductory address. It has been suggested that the date be put on the same line with the introductory address; but when the first line of the address is long, this position is impossible; and it is so contrary to custom at present that it gives the top of the letter a crowded appearance. Indeed, the firm which in its text-book suggested the change does not itself now use it in its own correspondence.

(c) The recommended spacing of the date brings it far enough from the letter-head so that it does not appear as part of the latter. If the date comes close to the head there is the same incongruity between the typewriting and the printing as was condemned in section (a). Also, the date thus added is apt to spoil the balance of the head. Better regard it as distinctly another part of the letter, kept separate from the head by at least two spaces.

(d) To improve the appearance of the date on sheets which have a letter-head, several novel forms are being used. Their advantage is that they form a neat block of type; their disadvantage, the extra time required to write them.

December Seventh Nineteen Fourteen	OCTOBER TWELVE 1914	December Fourth Nineteen Fourteen

February Twentieth 1915	Wednesday, February Twenty-fifth, 1915.	Chicago, March first, Nineteen hundred fifteen
November Fifth 1914	October 6th 1914	December Ninth, 1914

Sometimes a firm puts the date at the bottom of the sheet, to avoid possibility of spoiling the appearance of a handsome letter-head. This is probably not necessary, and it has definite disadvantages. For further discussion of the letter-head, see 72.

35. **The introductory address.** The introductory address is given to assure the reader that the letter is intended for him, and so should never be omitted from a business letter.

It need contain only the addressee's name and title, on the first line, and on the second his city or town, and state. The custom of thus omitting from the inside address the street and number is growing, since it is considered that the name and state are a sufficient identification, provided that the street and number are put on the envelope. But the custom is very far from being universal, and it is evident that in large cities there might be more than one man of the same name, and that he might not look at the street and number on the envelope of a letter which had come to him by mistake.

Any one of these forms is correct:

Messrs. Parsons, Tilford and Company,
4590 Madison Street,
St Louis, Missouri.

The S. S. Batson Company,
New Rochelle, N. J.

The Wilson Store,
Watertown, Wisconsin.

Mr. A. C. Black,
249 Park Row,
Waltham, Massachusetts.

The New Britain Ice Company,
537 Oak Street,
New Britain, Ohio.

36. **Spacing of the introductory address.** Usage differs in spacing the address, some firms leaving two spaces between the lines even in a single-spaced letter. But the best usage seems to regard the address as a unit, and to single-space it.

37. **Write address as it is written to you.** We have nothing more individual than our names and we do not like to see strangers take liberties with them. If the writer has used abbreviations in his Christian name, or has written Co. for Company, follow his style. Take extraordinary pains not to misspell the name of the addressee; spell it out to the stenographer or show it to her written out.

As to the word "Company," the Style Book of the United Typothetæ of America recommends that it be abbreviated when the character & is used: as, A. J. Johnson & Co. When the character & is not used, spell out Company: as, Lyons Printing Company. But the general recommendation against abbreviations has weight. (See 80.)

38. Second sheets. In a letter of more than one sheet, neither the address nor the complete letter-head is used on the sheets after the first—called "second sheets"—but the number of each succeeding sheet and the initials or the name of the person addressed are put at the top—sometimes at the bottom—so that all the sheets can be seen to belong to the same letter. Often the name of the firm writing the letter is printed at the top of the second sheets.

39. Titles. The titles which are employed in the address are Miss, Mrs., Mmes., Mr., Esq., Messrs., Dr., Prof., Rev., Hon. Other titles designating official capacity are used, such as President, Agent, Superintendent, Foreman, etc. These latter it is best not to abbreviate. (See 80.) For abbreviations of other titles not regularly used in the address, see Appendix I.

Miss is the title of an unmarried woman. It is not an abbreviation and is not followed by the period. Its plural is Misses, as, The Misses Johnstone.

Mrs. is the title of a married woman, as, Mrs. Oscar P. Barrow. A widow uses her own given name, with Mrs. prefixed, as, Mrs. Helen F. Barrow.

Mmes., the abbreviation of Mesdames, the French for Ladies, is used before the name of a firm composed of women.

Mr. is used when a man has no other title of distinction. Never address an individual without using some title. Albert F. Dawson is wrong. Mr. Albert F. Dawson is correct.

Esq., the abbreviation of Esquire, originally desig-

nated a country gentleman, especially one holding the position of justice of the peace. Today it is practically the equivalent of Mr., though it retains its association with superior gentility, and may be used as being slightly more dignified than Mr. It follows the name, as, Everitt H. Conover, Esq.

Messrs., the abbreviation of Messieurs, the French for Gentlemen, is used before the name of a firm composed of men, or of men and women. An incorporated company has usually an impersonal name, and Messrs. should not be prefixed to it. But if the name of a corporation contains or implies the names of individuals, it is the best form to prefix Messrs. It is correct to write:

Messrs. Smith, Elder & Company
The Union Trust Company

Many firms of high standing do not make it a practice to use Messrs., so that the form Smith, Elder & Company cannot be considered incorrect.

Dr. is used as the title of one holding a doctor's degree, whether of medicine, philosophy, law, theology, or literature.

Rev. is the title of a clergyman, as, Rev. Raymond F. Sanders.

Prof., the abbreviation of professor, is properly applied only to those holding professorships in colleges or universities; also by courtesy to teachers in secondary schools. It is common practice to abbreviate it, though the recommendation concerning official titles (see 80) may apply here.

Hon. is the title of those who hold important govern-

mental positions, or who have held them. It is used in addressing members of Congress, senators, cabinet officers, ambassadors, governors, lieutenant governors, mayors, and judges; by courtesy it is sometimes more widely extended.

40. Doubling titles. Do not double these titles.

Wrong:

Mr. Elton R. Locke, Esq.
Rev. Mr. H. C. Weeks

But if the clergyman's last name only is used, the form Rev. Mr. Weeks is correct.

41. Titles of official position. A title designating official position should be used in conjunction with Mr., and to avoid making the second line of the address too long, is put on a line with the name. But if the name is long, it may go on the second line, or on a line by itself.

Right:

Mr. Walter G. Paine, Superintendent,
The Waterford Plow Works,
Waterford, Nebraska.

42. Position of address. The position of the address is at the left and usually at the beginning of the letter. Since it should not run beyond the center of the sheet it may occupy several lines. But a long firm name, especially on a sheet with wide margins, will run beyond the center and is better not divided.

It may begin on the same margin as the body of the letter, or on a margin farther to the left. The former is by far the more usual form.

The United Salt Company,
Syracuse, New York.
Gentlemen:

We acknowledge with pleasure the receipt of your order of September 4, which we shall list as our No. 34958.

The United Salt Company,
Syracuse, New York.
Gentlemen:

We acknowledge with pleasure the receipt of your order of September 4, which we shall list as our No. 34958.

43. Address at end of letter. The address may be put at the end of the letter, with the following effects:

If the salutation is the ordinary "Dear Sir" or "Gentlemen," to put the address at the end increases the formality and impersonal quality of the letter.

If the salutation is one used in the social letter (see 49), to put the address at the end makes the letter more informal and personal.

More formal:

Dear Sir:

I have the honor to announce that by the action of the Executive Committee you have been appointed . . . .

Respectfully yours,
(Signature)

Robert D. Cramer, Esq.,
13 Milbank Avenue,
Holywood, Connecticut.

More informal:

Dear Cramer:

Here's a bit of good news—you're to have a raise. The chief let out as much this morning, and I want to be the first to congratulate you. . . . .

Faithfully yours,
(Signature)

Robert D. Cramer, Esq.,
13 Milbank Avenue,
Holywood, Connecticut.

44. Punctuation of address. The address is punctuated, as the examples show, by a comma after each line except the last, which is followed by a period; and by a comma between the city and the state.

45. The envelope address. The envelope address should take one of the three forms shown on page 40. Forms 1 and 2 are those recommended by the Government, and are to be preferred for the ease with which a postal clerk on a mail train can read them. Form 3 is in good use, however, by some of the firms who write the lines of the inside address all on one margin.

Be sure to include the street and number in the envelope address. Write the name of the state in full. The government pamphlet on postal information points out that when the name of the state is abbreviated, frequently Va. and Pa., Md. and Ind., Colo. and Cal., Miss. and Minn., and others, are confused and mail is missent, as post-offices of the same name are located in several different states. Do not write in pencil.

"More than thirteen million pieces of mail matter were sent to the Division of Dead Letters last year, a

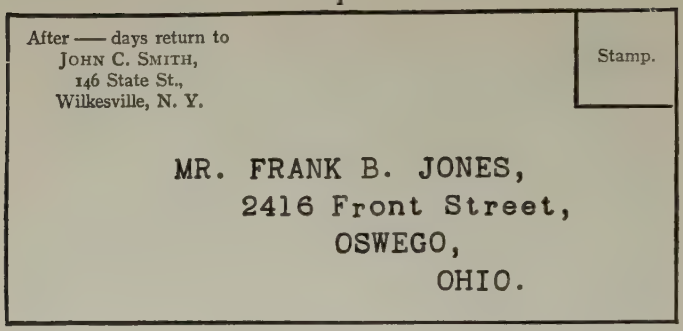
large proportion of which could not be delivered because of carelessness in writing addresses." With this significant statement the Government appeals to us to look out for our own interests by addressing our mail matter carefully—a precaution which ought not to need emphasis.

46. **Punctuation of envelope address.** Punctuation at the ends of lines may be omitted from the envelope address, or may be retained. Usage supports either practice. There is also some usage to support writing the city and the state on the same line in typewritten addresses; but in this case the state should stand out clearly to the right of the address.

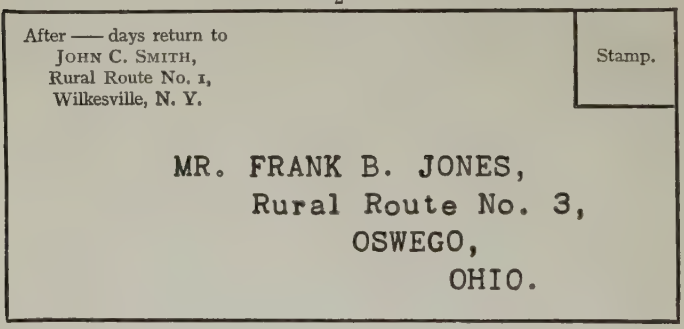
47. **Special address.** In addition to the parts shown in the model forms, the envelope address may also contain in the lower left-hand corner such special directions as "General Delivery," "Personal," "Forward." A letter of introduction should contain in this place the words "Introducing Mr. Wilson." Special address, like "Sales Department," "Committee on Manufactures," should occupy this position.

48. **Return card.** The upper left-hand corner should contain a "return card," according to the models shown. The enormous quantity of valuable mail matter which finds its way every year to the Dead Letter Office would all be returned in safety to the senders if every letter or package bore this card. Such a card may be placed on the back of the envelope to improve the appearance of the front; for, though the authorities are not

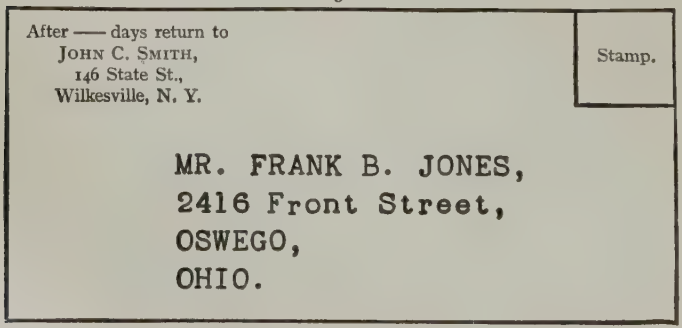
1


After —— days return to
JOHN C. SMITH,
146 State St.,
Wilkesville, N. Y.
Stamp.
MR. FRANK B. JONES,
2416 Front Street,
OSWEGO,
OHIO.

2


After —— days return to
JOHN C. SMITH,
Rural Route No. 1,
Wilkesville, N. Y.
Stamp.
MR. FRANK B. JONES,
Rural Route No. 3,
OSWEGO,
OHIO.

3


After —— days return to
JOHN C. SMITH,
146 State St.,
Wilkesville, N. Y.
Stamp.
MR. FRANK B. JONES,
2416 Front Street,
OSWEGO,
OHIO.

by law obliged to return undelivered mail which bears the return card on the back, in practice they do return it.

49. **The salutation.** For the salutation, in addressing men, under ordinary circumstances the only permissible forms are Dear Sir, and Gentlemen. But the desire to use a personal tone in business letters, as soon as a degree of acquaintance exists between the correspondents, is nowadays leading to the use of salutations belonging to the social letter. These are, in the degree of their informality: My dear Sir, My dear Mr. Hall, Dear Mr. Hall, Dear Hall, Dear Jack.

In addressing women the salutation is Dear Madam, Mesdames, or Ladies.

Dear Sirs is an obsolete form.

Friend John, Friend Mr. Waters, Friend Smith, are vulgarisms in both business and social letters.

Dear Friend, Dear Friends, or My dear Friend, My dear Friends, are salutations designed to show affectionate regard. They belong entirely to the social letter, and are vulgarisms when used in the business letter. The first two are sometimes seen in form letters which have no filled-in address, and are sent to both men and women. In such cases always take some other course to provide a salutation that will apply to both sexes. (See 283.)

50. **Punctuation of salutation.** The punctuation of the salutation varies, though probably the best form is the colon, which implies a considerable body of material to follow. But the colon and dash, with the same im-

plication, is also much used. The comma or the comma and dash are not in such good use.

51. Participial conclusion. End the letter with a complete sentence so as to produce a clear-cut, firm impression. This is much more pleasant than a "participial conclusion" beginning with hoping, wishing, trusting, or the like, which is always clumsy and meaningless, and does positive harm to the effect of the letter by spoiling the straightforward definiteness of a strong conclusion. Some writers defend the participial conclusion by saying that it prevents abruptness in the end of a letter, especially in a letter on a delicate topic; but the same effect is produced by a concluding sentence, with the added advantage of definiteness. "We hope that after this explanation you will see your way clear to resume our former pleasant relations," has an advantage in form over "Hoping that after this explanation you will see, etc., we remain . . . ."

Wrong:

Hoping that this will be satisfactory,

Assuring you of our appreciation of your orders,

Looking forward to the early receipt of some of your orders, assuring you of prompt, careful co-operation, we are,

Trusting that you will advise us of your acceptance of this favor, and that you will watch our magazine grow while we watch yours, we beg to remain,

Hoping to have your cash, specifications, and due bill in the very near future and feeling sure that the rifle will give you excellent results, we remain,

52. The complimentary close. The complimentary close may be any one of the many courteous phrases dictated by custom. The usual forms are Yours truly, Yours very truly, Very truly yours, Yours respectfully, and Respectfully yours. When addressing superiors it is well to use one of the last two. These five are enough for the ordinary purposes of business, though when correspondents are on an intimate footing and are writing on personal matters, the forms permissible in social letters may, of course, be used, such as Sincerely yours, and Faithfully yours. A touch of more elaborate and formal courtesy may be gained, if the writer desires, by prefixing to the complimentary close one of the old-fashioned forms, I am, or I remain (if there has been previous correspondence with the person addressed), or even I have the honor to remain. These phrases begin on the same margin as the paragraphs.

53. Punctuation of close. A comma should follow the complimentary close to separate it from the signature.

54. Position of close. The complimentary close begins in about the center of the sheet, so that the signature, which is longer, may not be thrown over into the right margin.

55. The signature. The signature of the writer should be legibly written. Illegible signatures are fortunately no longer fashionable. It should always take the same form—not sometimes A. F. Conklin and sometimes Alfred F. Conklin. It should be written with a pen. To make a signature with a rubber stamp de-

tracts from the personal quality of the letter, and loses something more valuable than the time saved by the makeshift. Even in form letters sent out by the thousand it is better to have a clerk sign the name of some official than to use a rubber stamp or zinc etching. Expense, of course, may make the etched signature necessary, but it is at the loss of appearance.

Routine correspondence may be signed by the company's name, typewritten, followed by the initials of the writer in ink. This is less personal, however, than to use the full name of the writer in ink following the company's name typewritten.

56. To show responsibility. From the standpoint of law it is theoretically important that the form of the signature show the degree of the signer's responsibility. If he signs merely as agent of another, intending that any loss or damage resulting from the letter shall not descend on himself, he must indicate this fact by writing first the name of his principal, and then his own name. If a letter is signed "The S. S. Pierce Company, Walter P. Owen, Secretary," the company is the responsible party. But if it were signed "Walter P. Owen, Secretary of the S. S. Pierce Company," the responsibility would come on Owen personally. If the writer has no official title such as Secretary, Treasurer, Administrator, or the like, he may show his relation to his principal by prefixing to his signature the word "by" (preferable to "per").

The company responsible:

Waters, Oxford & Company,
H. H. Thirlwall,
Treasurer.

Undermeyer & Simpson,
by R. K. Lampson.

The individual responsible:

H. H. Thirlwall, Treasurer,
Waters, Oxford & Company.

R. K. Lampson,
Undermeyer & Simpson.

(It is understood that in actual letters the signature of the writer himself should be written with pen.)

57. Letters in the first person. But letters written in the first person, as sales letters or adjustment letters from some important official of the company using a personal style, should be signed by the name of the official, followed by the name of the company.

Mr. F. A. Peterson,
Peoria, Illinois.
Dear Sir:

It is apparent to me that we are not obtaining the share of your trade which by reason of our prices, methods, and service, we have a right to expect.

As credit man for our firm, I want just a moment of your time—I want to ask you a frank question, and solicit an equally frank reply.

Why do we not get more of your business?

I know, as a matter of course, that you are receiving ample accommodations for your requirements from other houses, but it has occurred to me that perhaps you were not aware of your good standing with our

firm, and that it would give me particular pleasure to extend you freely similar accommodations for your business needs.

When I consider the nature of your business, the large and varied lines of goods you handle, it does seem to me we ought to sell you three or four times as many goods each year as we have in the past.

I sincerely hope you will give the subject your most serious consideration. If you will frankly tell me your views, I shall esteem it a personal favor.

Yours respectfully,
John A. Walford,
Credit Manager,
Porter, Packard & Co.

58. **No dotted line for signature.** Do not provide a dotted line for the signature, for the same reasons as those given in 34a.

59. **Position of signature.** The position of the signature is below the complimentary close and usually on a margin farther to the right, though sometimes on the same margin.

60. **Margins.** A good margin, at least one inch, or ten spaces of the typewriter, should be left at each side of the sheet. A similar margin is left at the bottom; and the top margin, if there is no letter-head, is about 1 1-2 inches wide from the upper edge of the sheet to the heading. Keep the right margin as even as possible; the left margin is, of course, kept even.

If the letter is short, increase these margins in proportion. The rule is to center the letter on the page, keeping its proportions similar to those of the sheet. If this is done, even a very short letter on a full-size sheet will

have a handsome appearance, because the proportions of such an upright rectangle are the most attractive to the eye. (See pages 22-24.)

The purpose of the margin is to help the reader to see the letter clearly. A margin is not a luxury, but a necessity.

61. Spacing. Since a two-page letter is more trouble to read and an expense to the writer's stationery account, use single spacing between the lines of a letter so as to get more material on the sheet.

What is written on one sheet comes under a single glance of the eye. This is an advantage in some sales letters, where the whole of the proposition made by the writer can thus be grasped at the first instant.

Single-spaced letters, if the paragraphs are short and double spaces are used between them, are easier to read and handsomer than double-spaced letters. For some kinds of official business double spacing is still in use, as well as in a minority of business letters. In short letters, double spacing is often used to make the writing extend farther down on the sheet and give the letter a better proportion.

62. Elite or pica type. Elite type has some advantages over pica, due to its smaller size. Its use allows more words to the sheet; thus a letter which in pica would require two sheets, may in elite require only one. A letter in elite may have a wider margin and consequently a handsomer appearance than the same letter in pica. But the use of either type is usually determined by personal liking.

63. Spacing between parts of letter. Use double spacing between the parts of a letter; that is, between heading and introductory address, between address and salutation, between salutation and the body of the letter, between body and complimentary close, and between close and signature.

64. Indentions. Indent each paragraph with five or ten spaces on the typewriter, or with an inch in a pen-written letter. Use the same indention with all paragraphs, including the first.

Some writers do not use paragraph indentions, believing that the double spacing between paragraphs is sufficient to set them off from each other. The custom is as yet a novelty, and since it does not correspond with the custom of indentions used in books, is likely to remain unfamiliar to the eye.

Chapter IV

Paper and Envelopes—Printing on the Letter Sheet

65. Sizes of paper. Modern business stationery comes in four chief sizes: (a) full sheet; (b) half sheet; (c) two fold; (d) note.

(a) Full sheet, 8 1-2 x 11 inches; for insertion in the commercial-size envelope, 3 1-2 x 6 5-16 inches, it is folded once in the center across its short diameter, the writing inside, and the lower half over the upper half, leaving the under half protruding an eighth of an inch for convenience in opening; and then folded twice across what is now the short diameter of the already folded sheet, one-third of the distance from each end. This sheet is in use for letters of over 150 words and also for shorter letters which are "centered" to gain the handsome effect of wide margins. Its disadvantage for short letters is its cost.

For insertion in the legal-size envelope, 4 1-8 x 9 1-2 inches, the full sheet is folded twice across the short diameter, one-third of the distance from each end, the writing inside.

(b) Half sheet, 5 1-2 x 8 1-2 inches; for insertion in the envelope, it is folded twice across its short diameter one-third of the distance from each end. This sheet may be used for all short letters. To gain a better appearance, write across the short diameter, preserving the proportions of an upright rectangle as in the full sheet. To economize, write across the long diameter, since the

longer lines require less moving of the typewriter carriage. Take care that the letter-head does not occupy too much space on a half sheet.

(c) Two fold, 7 1-4 x 10 1-2 inches; folded like the half sheet. This sheet is in considerable use for letters of medium length, since it is handsome and is easier to fold. In folding, also, there is no danger of injuring an engraved letter-head. It requires a larger envelope than the full sheet or the half sheet, and so is slightly more expensive than the full sheet.

(d) Note; of four pages, folded once. Of widely varying sizes, but usually cut to fit the No. 4 Baronial envelope, 3 5-8 x 4 11-16 inches, or the No. 5 Baronial, 4 1-4 x 5 1-8 inches. The sizes given these envelopes vary with different paper makers. Their closest equivalents among the stamped envelopes issued by the Post-Office Department are Nos. 10 and 11.

The note sheet is used to give an effect of elegance or personal quality, as in a short letter from a prominent official in a business house. The first and third, or the first and fourth pages may be written on.

66. **Quality.** The stock from which business stationery is made must be of a quality to take ink well, stiff enough to stand when filed and hard enough in finish so that it will not fluff up when written on.

It should be heavy, stiff, and tough enough to give a handsome appearance, proportionate to the dignity of your business. A good quality of paper adds attractiveness to your letters and increases their advertising value.

67. **Color.** White paper of excellent quality gives

the best effect, and individuality of appearance can be given by the letter-head. But colors are also used to give distinctiveness, and delicate tints of gray, blue, green, brown, yellow, or salmon are not unpleasant. The color should be light or the writing will not easily be read.

68. Stock for letter-head. The paper should be chosen with careful thought of the letter-head. A half tone will not print well on a rough paper like antique, nor on most bonds. Follow the advice of a good printer, who will know what paper suits your letter-head.

69. Envelope. The envelope should be of the same stock as the paper, and should fit its enclosures snugly enough to prevent their slipping about and tearing the envelope, but loosely enough so that they can easily be withdrawn.

It should be opaque, so that the writing or printing inside does not show through; and tough to prevent tearing in long journeys. The heavier the enclosures the tougher must be the envelope.

70. The window envelope. The window envelope has an opening in the front covered by a piece of transparent paper. The letter when inserted is so folded that the inside address can be seen through the opening. This saves the expense of addressing the envelope, and prevents sending a letter addressed to one man in an envelope addressed to another. For these reasons its use is increasing in spite of its inferior appearance.

Folding the letter for insertion in a window envelope of ordinary commercial size is easiest when the sheet used

is only ten inches long. Fold twice across the short diameter, taking care that the top of the sheet containing the address is outside; usually the folds are in the form of a Z, so as to keep the writing inside. Then fold once about 2 1-2 inches from the right end. Practice is not yet uniform in folding the letter for this envelope.

The letter sheet to be used with a window envelope of legal size may be of regular length—11 inches—because of the greater width of this envelope. For insertion in the envelope it is folded twice across the short diameter, one-third of the distance from each end, leaving one-eighth of an inch over.

Care must always be taken to write the address in the proper position, and to keep the letter-head and the salutation far enough from it so that they will not show through the opening.

Printing on the Letter Sheet

71. General principles. Whatever is printed—or engraved or lithographed—on the letter sheet will be seen as the letter is read. If the printed matter consists of short phrases or sentences, each surrounded by a good open space, the eye will retain the words without effort. But if there is too much printing, so that it needs undivided attention, it will detract from the attention given to the letter.

In general, remember that a reader is accustomed to give more attention to a letter than to a printed folder, so that the more printing on the letter sheet and the greater its resemblance to a folder, the less attention he will give to the letter as a whole.

72. **The letter-head.** The letter-head—a printed, embossed, engraved, lithographed, or photogravured heading on stationery—has for its first purpose to save time for the writer by supplying the name and address of the individual or firm for whom he is writing. To satisfy this purpose the name and address should stand out clearly. The name of the company may be supplemented by the names of its officers; to the post-office address may be added the telephone and cable addresses; and for the information of the receiver may be added such directions as "Address all communications to the company," "Address the Repair Department," "In replying please refer to....." (the number under which the sender has filed a copy of the letter sent).

Its second purpose is to add to the dignity and attractiveness of the letter, so that it may properly represent the sender. It has thus great advertising value. In designing a letter-head the chief attention is given to this purpose; and the skill of the artist and of the engraver or the printer is exercised to the fullest degree in providing a just proportion between beauty and utility. To advertise the extent of the firm, a list of its branch houses may be given. The trade-mark or motto of the firm is usually included. Even illustrations of the goods, the offices, or the manufacturing plant of the firm may appear. The problem is always how much information to give without spoiling the design and swelling the size of the letter-head so that it crowds the letter. The most effective letter-heads are usually those which do not use cuts, which restrict the copy to essential statements, carefully worded, and which extend from 2 to 2 1-2 inches down

on a full sheet. The first principles in their design are careful balance of the spaces and the groups of material, and emphasis given to the firm name by means of larger size type and greater prominence of position.

It is worth while to apply to a good printer or engraver for a letter-head, if indeed not to a regular firm of advertising illustrators. After the design is secured, a good letter-head need not be more expensive to use than a poor one.

73. **Printing on the left margin.** When printing appears on the left margin of the sheet it usually takes one of three forms: a list in small type of the branch houses or the products of the company; or illustrative cuts; or a small panel surrounded by a border, containing a suggestive bit of advertising. To use the margin for printing takes something from appearance; the less the amount of printing, the less the sacrifice. Illustrations on the margin as a device to give variety should be used rarely. Unless they are unusually handsome they cheapen the letter and preferably should be put in a folder.

74. **Printing at the bottom of the sheet.** At the bottom of the sheet it is a good plan to print necessary directions that have been excluded from the letter-head so as not to overload it; for example, "Address all communications to the company, not to individuals," "Prices subject to change without notice." An advertising phrase also is often put in this place.

75. **Printing inside a folded sheet.** In a sheet of

four pages, each usually the size of a full sheet, the two inside pages and sometimes the fourth page also are used for printing. The use of this folded sheet is growing, though too often good appearance is disregarded in the design of the inside printing and in the quality of the paper used. The whole should retain the appearance of a letter as much as possible, since it is this which gains it the reader's first glance.

76. Printing on the back of the sheet. The back of the single sheet is less certain to be seen than any of the positions mentioned above; while to cover it with printing detracts greatly from the good appearance of the letter. It is sometimes used when a good many directions, notices disclaiming liability in certain cases, etc., are to be given. But such notices, unless they depart from usual custom, will be understood by the average business man without needing to be stated, or will be implied by law, and so usually need not be printed.

Chapter V

Mistakes in Language

77. Stock phrases. Business letters have for centuries been loaded with a peculiar jargon against which the present generation has revolted. Many of the absurd phrases met with in any letter a few years ago, and common enough today, were picked up at various times and in different ways by letter writers, but most of them owe their origin to two sources: either to the legal phraseology employed when letters were few and their function chiefly that of making contracts, or to the elaborate courtesy in fashion in the seventeenth and eighteenth centuries—a courtesy which was found in both social and business letters.

These phrases have stayed in business letters for two reasons, long after they were abandoned everywhere else. First, men and women usually learn to write letters when beginning business, and under the supervision of older people, so that they are obliged to use the forms of speech already employed in the office; also, letters have been taught from books which made a specialty of teaching these phrases, as if business letters were to be made up of a series of hieroglyphics which none but the initiated could learn. Second, many of the phrases have some value for their courtesy, or because they save thought, the stock phrase coming to the lips without needing the impulsion of an idea.

Their disadvantage, besides the fact that they are not

now in use in the English language anywhere else than in business letters, is that they are often wordy and clumsy, and trip the writer into saying what he does not mean. The modern effort to make the letter personal and effective has discarded them, and the next generation will probably wonder that they ever were used.

78. **List of stock phrases.** The following is a list of the chief of these expressions. Among them the business man will recognize many that he uses daily and may think are impossible to discard. The trend of the best examples, however, especially in letters addressed to persons not in business, is steadily away from them.

advise—of legal origin, and overworked. Confine it as much as possible to the actual giving of advice. Use "inform us" or "tell us."

as per—of legal origin. Say "according to."

at all times, or **at this time**—meaningless as usually found. "We are sending you at this time a catalog . . . ."

at hand, or has come to hand—obsolete phrases. Say "We have received . . . ."

beg—as in the phrases "beg to state," or "beg to remain." Relic of early formal courtesy, sounding unpleasantly servile today.

complaint—a word with a disagreeable sound. If you never use it you will never make the mistake of telling a customer that he has written a "complaint." Say simply "your letter of August 2" with or without reference to the subject of that letter. (See 117.)

contents carefully noted—intended to have a courteous sound. Meaningless, and occupies valuable space.

esteemed—as "Your esteemed favor." The word is obsolete in this use.

favor—wrongly used to mean "letter." A favor is a kindness rendered; a letter may do an act of kindness, but it is not itself a kindness. "I shall thank you for any favors you can show me," and "It will be a great favor if you can let me know at once," are correct uses of the word.

hand you—obsolete. Say "send you."

herewith—in the phrase "I enclose herewith." This word, when used in reference to letters, means "in this envelope," an idea already contained in the word "enclose."

inst., ult., prox.—abbreviations of the Latin words instant, ultimo, proximo, used in legal documents to mean the present, the last, or the next month. Designate the month by its name.

kind—often misused, as "your kind favor," "your kind order." Another relic of servile courtesy. A superior might write a "kind" letter, gently rebuking a thoughtless girl in his office, or thanking an employee for a service, or the like. The word should be reserved for such acts of personal consideration; not used to describe ordinary letters or orders.

kindly—as in the phrase "May I kindly ask you to fill out the enclosed blank?" It is correct to say "May I ask you kindly to fill out," etc., but "kindly" describes the act of filling, and not the act of asking. Do not call your own act a kind one.

Kindly, when used with the imperative, does not greatly lessen the brusqueness of the command. "Kindly send in the monthly report of your local Bayport Alumni Club by October 10," gave much offense to the recipients, though intended by the inexperienced writer to be a courteous request.

oblige—in the last sentence of a letter, "and oblige, Yours very truly." This makes a weak ending, like the participial conclusion (see 51), and belongs to the same ancient date as "Your obliged and most obedient humble servant."

our Mr. Jones—an inelegant expression in referring to a salesman, which is gradually giving place to "Mr. Jones, our representative," or merely the man's name, his capacity being understood.

passive construction—instead of the active, when its use produces clumsiness, as, "There was a misunderstanding on our part," or "The goods have been selected by us," for "We have misunderstood," or "We have selected the goods." This arises from a mistaken reluctance to use the first personal pronoun. In delicate situations, it is true, to speak impersonally is more courteous than to speak personally, but awkwardness can always be avoided.

proposition—a word that has become business slang, and is used to mean almost anything. It really means a proposal, or an undertaking.

pronouns or articles omitted—as in the phrase "Order received and will forward goods at once," for "Your order has been received. We will forward the goods at once." Omissions of this kind have no other ex-

cuse than laziness. They make a bad impression on the reader.

recent date—as in the phrase "Your letter of recent date." The words are useless. Either give the date or refer to the subject of the letter, as, "Your letter about bathroom fixtures," or say merely, "Your letter." In some cases the last is not objectionable, as in a reply to an inquiry from a person not in business, where there is no chance that the reference to "Your letter" will be misunderstood.

same—wrong when used as a pronoun, as, "We will give your account credit for same," "We regret the delay, and hope same has not caused you inconvenience," instead of "We will give your account credit for it," "We hope it has not caused you inconvenience." Same is used as a pronoun in legal documents to give precise reference, but it is antiquated. In business letters it is the most persistent among the condemned stock phrases. It is always easy to avoid by the substitution of it, they, or them.

state—overworked and formal. Say is usually better.

valued—see esteemed.

"we" or "I"—often confused in use. When speaking of the action of the firm, we is proper; when speaking of the writer's action, I is proper. Unless the whole business force consists of one man, we can be used properly in a letter from any firm.

Note.—I and we are often used wrongly in a letter to refer to the same antecedent when the writer mixes their meanings. This has given rise to a false rule sometimes met, that the two pronouns should never be used in the same letter. (See 57.)

writer—wrong when used in the mistaken belief that it is improper to use the first person, as in the sentence "Your letter has been referred to the writer," instead of "to me." Where there is cause for telling your share in an action, the first person is correct and graceful.

Would say, or wish to say—as in the sentence "Replying to your letter, would say . . . ." An antiquated and wordy construction. Give your answer directly. For the proper method of reference to past correspondence, see 83 and 84.

79. **Abbreviations.** Abbreviations might be included in the foregoing list, since they remain in business letters as a relic of the days when writing was done with the pen and brevity was the chief consideration. The best practice regarding them is represented by the following rules:

Do not abbreviate ordinary words in the body or the close of a letter, as respt. for respectfully, Yrs., for Yours, and the like.

Do not abbreviate the word Company unless the symbol & is used, but in replying to a firm which has written you, write their name exactly as it is their custom to do.

It is customary to abbreviate the names of states and months; but be careful to use the proper abbreviations. (See Appendix.) Do not abbreviate the names of states in the envelope address.

Abbreviate titles of honor (see 39) and names of railroads.

80. **Recommendation as to abbreviations.** A general recommendation in considerable use nowadays is, abbreviate as little as possible. To abbreviate detracts from the appearance of the letter and saves only a fraction of a second of time for the stenographer; while for the reader, whose interests are all-important, it takes more time, since his eye more easily grasps a word written out in full.

According to this recommendation the word Company, the names of months, the names of states, and titles designating official capacity should not be abbreviated. A special reason for this last is that you do the person addressed greater honor by writing his title in full.

81. **The first sentence.** The first sentence of any letter, being the first that catches the reader's eye, is in the most emphatic position and should be used to contain important matter that needs emphasis. If your first sentence is stuffed with needless words you have lost a great chance.

82. **Its tasks.** It has to perform several tasks: (a) to refer to the date of the previous letter; (b) sometimes to refer to its subject; (c) to state the subject of the present letter; (d) to emphasize courtesy.

(a) The first sentence must refer to the date of the previous letter, if there has been one, so that the reader may look up in his files the carbon copy of the letter referred to.

There is no need to make this date come in the first line of the letter; it will be seen easily enough in the second line.

Note.—Sometimes the letter-head contains the phrase, "In reply to your letter of," leaving the date to be added. Much can be urged in defense of this method of reference, since it clears the first sentence for cordial and vigorous phrases and helps unskilled writers to begin their letters effectively. The objections are that it conflicts with ordinary usage and loads the letter-head with data, to the injury of its appearance. But these objections have no great weight as compared with the advantages secured.

(b) The first sentence may mention briefly the subject of the previous letter. But unless you are referring to a letter of your own which has not been answered, and which you have reason to believe has been lost or purposely overlooked, do not use more than a few words in referring to the previous letter. (See the letter on page 24 and others throughout the book.)

(c) The first sentence must state the subject of the present letter, so as to help the reader fix his mind instantly upon the topic. If he is in a large business he will thus see at once what department should have charge of the letter. In any case, he saves time if he finds the subject stated at once; for if it were farther down the sheet he would glance along, looking for it, and then return to read what came before it. The letter is rare indeed that cannot begin with its subject.

Note.—This subject may be written above the body of the letter, as, "Subject: Water Pipes for Watson Residence." This is of service in filing when letters about many contracts are being sent to the same firm. (See "Filing Correspondence," Chapter XXII.) To print the word "Subject" in the letter-head injures the appearance and saves almost no time for the writer.

(d) The first sentence should also emphasize the courteous, personal tone, by suggesting cordiality, sympathy, interest, or vigorous action for the reader's benefit. The first words of the letter are in the most emphatic position, and if they produce a good impression they give a marvellous help to the rest of the letter. In handling the first sentence the writer has his best opportunity.

In a face-to-face interview the cordial handshake, the smile, the courtesy, the regret or pleasure, shown in a dozen different ways, would, of course, come before the transaction of the business, and would assist it. Much has been gained if this can come first in the letter. (See 22.)

This good advice is easy to give but hard to act upon without assistance, because the clumsy stock phrases are the only ones in general use which perform the three tasks, and, even though they are formal, are a waste of words, and are usually ungrammatical, they are serviceable.

The definite directions which follow are based on the practice of the best business correspondents, and on a study of many thousand letters extending over a period of several years. They have been found to apply to every situation.

83. How to write the first sentence. One way of acknowledging a letter is by the phrase, "Your letter of June 1 has been received," or, "We have received your letter of June 1."

If this form is used the subject of the previous letter can be referred to next, as—

"Your letter of June 1 has been received, inquiring about our line of carpenters' tools."

This naturally would form one sentence, and the action to be taken would occupy the next, as, "Catalog No. 5 is being sent you." Better to join the two items in one sentence, as, "In response to your letter of June 1, inquiring about our line of carpenters' tools, we are sending you catalog No. 5."

84. The best form. But the best sentence is the one which emphasizes the personal tone, as—

"We take pleasure, in response to your letter of June 1, in sending you our catalog No. 5, describing our line of carpenters' tools."

Pleasure or regret are not always felt concerning every transaction, nor is it always possible to begin by showing some action taken, as, "We sent a tracer after your delayed shipment at once upon receipt of your letter of August 1." The first form shown above is one that will always serve fairly well and will make a clear impression, vastly better than the clumsy forms so often seen. But the writer should practice varied and interesting forms for the first sentence. The last sentence is almost as good a place for the expression of courtesy if too much difficulty is found with the first sentence.

85. Classified list of inferior and wrong first sentences, correctly rewritten.

(a) Yours received.

Wrong:

Yours with reference to the shortage made in your last shipment received.

Yours of the 28th rec'd and contents noted and in reply would state that if goods do not turn up soon we fear we shall have to credit your account with same.

Your letter addressed to the writer relative to the return of desk received and contents carefully noted. Our wagon will call at your bank.

Right:

We regret to learn from your letter of January 10 that there was a shortage in your last shipment.

We regret to learn from your letter of January 28 that the goods have not turned up. If they do not come in we shall be glad to give your account credit for them.

We are glad to allow the return of the desk you do not wish to keep. Our wagon will call at your bank.

(b) Replying to your letter, we would say, or **we wish to say . . . .**

Awkward and wordy:

Replying to your letter of April 4, we wish to say that we do not stock the goods you order.

Replying to your request of June 9, we would say that we shall not purchase any more cotton goods this season.

Replying to your letter about my account, I wish to say that my ledger does not agree with your statement in the following items:

Right:

We regret that we do not any longer stock the goods you order in your letter of April 4.

We have already completed our buying of cotton

goods for this season, and so are not able to do as you request in your letter of June 9.

My ledger does not agree with your statement of my account in the following items:

(c) We have your letter, and in reply will say . . . .

Awkward and wordy:

We have your letter of January 4 in reference to your mail order, and in reply will say that we wrote you January 2.

We are in receipt of your letter of the 10th inst., and note you are returning the . . . . which we asked you to do, and upon their receipt proper credit will be passed to your account.

We are in receipt of yours of the 27th, which we very much appreciate, and in response will say that we are positive that the few defective pencils are the last of this kind you will ever get.

We have your favor of the 21st inst., and beg to advise that we are forwarding care of the Melford Novelty Co. today the 2 gross of Melba Hair Nets.

We have your appeal for information regarding your order for 14 gauge Galvanized Iron, and beg to advise that we have investigated the situation and found the same had not been made up, since our mills cannot handle anything so heavy.

Answering yours of the 19th we take pleasure in advising that your several orders have already been shipped.

Right:

We regret to learn from your letter of January 4 that you have not received your mail order. We wrote you in regard to it on January 2.

We learn from your letter of June 10 that you are returning the . . . . as we asked you to do. Upon their receipt we shall be glad to give your account proper credit for them.

Thank you for your expression of confidence in "Sunset" pencils. We feel confident that the few defective pencils you had were the last of the kind that you will ever get.

Thank you for your order of May 21. We are forwarding today in care of the Melford Novelty Company the 2 gross of Melba Hair Nets.

We find to our regret that your order for 14 gauge Galvanized Iron has not been made up. Our mills will not handle anything so heavy.

We are glad to find that your several orders, about which you inquire in your letter of September 19, have already been shipped.

(d) **Replying to,** or **referring to,** or **answering your letter**—followed by some other verb than one of speaking or writing. (You can "reply," etc., only by speaking or writing; and to use one of these verbs, even, in this construction, has just been shown to be clumsy. Avoid the difficulty in one of the ways shown below.)

Wrong:

Replying to your favor of June 27th, we have thought it best to forward an itemized statement of your account.

Answering yours of the 28th, invoices now past due in your account are those of April 19th, 22nd, ...

Answering your favor of June 27th, as some misunderstanding has evidently occurred in your account,

will you kindly return our statement and letter under date of May 24th, to which you refer.

In reply to your favor of the 5th in regard to cord handles, we are very sorry that we cannot send you any new samples at the present time, as we are tied up with the strike.

In regard to invoice No. 63282, enclosed find credit memo for 54c covering shortage of kettle.

Replying to your letter of the 26th ult., we are sorry to hear that your shipment was short one barrel of flour.

Referring to your order No. 1632, we have just received advice that the goods were shipped . . . .

Referring to your letter of March 11, would advise you that the goods on your order No. 1632 were shipped . . . .

Referring to the broken celery trays and pickle dishes Nos. 3135 and 3133, do we understand that you found all broken except three out of the lot, or three of each item? Please advise us and we will give your account proper credit.

Right:

In response to your letter of June 27, we have thought it best to forward an itemized statement . . . .

The invoices in your account now past due, which you asked about in your letter of June 28, are those of April 19, 22, ...

It is evident from your letter of June 27 that there is some misunderstanding about your account. We regret if this causes you any trouble. To help us

straighten affairs out, will you not return our statement and letter of May 24?

We are sorry not to be able to send you the samples of cord handles for which you ask in your letter of August 3. The strike has tied us up.

To cover the shortage of a kettle in your invoice No. 63282, we enclose a credit memorandum for 54c.

We are sorry to learn from your letter of May 26 that your shipment was short one barrel of flour, or—

The barrel of flour short in your shipment, referred to in your letter of May 26, has been traced . . . .

We have just received word that the goods on your order No. 1632 were shipped . . . .

Your order No. 1632, which you ask about in your letter of March 11, was shipped . . . .

We shall gladly give your account credit for the broken celery trays and pickle dishes Nos. 3135 and 3133, as soon as we understand whether you found all except three broken out of the lot, or only three of each item. Please let us know.

(e) I write in regard to . . . . (This phrase, like "I take my pen in hand," is made unnecessary by the fact that the reader can see that you are writing.)

Awkward:

I write in regard to the engine (type H-6HP) which I ordered of you January 10 and which I have not received.

We are writing you with reference to a new and especially attractive policy which has just been issued by the Millboro Life Insurance Company, which we believe will be of particular interest to you.

Right:

I have not received the engine (type H-6HP) which I ordered of you January 10.

You will have particular interest in the new and attractive policy just issued by the Millboro Life Insurance Company. A word or two will set the plan before you.

86. Internal reference to previous letter. Like reference in the first sentence, any reference within the letter to a previous letter should be direct and avoid awkwardness.

Awkward:

You state in your letter that the pamphlet describing the arithmetics by the same author was not enclosed. We are sending it today.

Referring to your second paragraph, we wish to say that we are unable to allow claims which are not presented within ten days after the goods are delivered.

Right:

We are sending today the pamphlet describing the arithmetics by the same author, which was omitted from our last letter.

We regret that we are unable to allow claims which are not presented within ten days after the goods are received.

Part III—Directions for Specific Types of Letters

Chapter VI

Letters Asking Information—Letters Giving or Refusing Information

Whether in business or out of it, you will need to write for information on subjects about which you may know much or little. It is at least as difficult to ask questions intelligently as it is to answer them, so that such letters should be considered well before they are written.

87. **Inquiry leading to purchase.** An inquiry leading to purchase is usually of a simple nature, like a request for a catalog or a pamphlet. The real responsibility lies not with the writer but with the firm addressed; for advertisments, sales letters, or printed mail matter should all be directed toward making it easy for the customer to ask the right questions, and to tell everything about his situation which the seller ought to know. But the inquirer's duty is to make his question clear and courteous, and to divide it if it is complex.

88. **Routine inquiry.** Where the favor asked is one of the common courtesies of business, which every firm may expect to ask or to be asked, the letter should be as brief as possible, containing only the question, the information needed to explain it, and a word of thanks, as—

We should like to have you inform us of your experience with Mr. O. P. James of Waltham, Massachusetts.

He has sent us a first order for a $150 assortment of canned goods. He has paid us $100 on account and we are proceeding with the shipment.

We shall be glad to reciprocate your kindness.

89. **Inquiry on unfamiliar subject.** When writing an inquiry on an unfamiliar subject the arrangement of material should be as follows:

(a) State at once the general subject of your inquiry and follow this by specific questions. A very few words in the first sentence about your purpose or your position will give a pleasant introduction to your letter, but the subject must be stated immediately after.

Right:

In behalf of the Civic Association of Edgewater, I wish to ask your opinion as to the need for an Employment Bureau in this city.

I am writing a book about fraternities and wish to get your help on the situation at Wisconsin.

For the use of my classes in the Commercial High School, may I have some of your discarded correspondence?

To help me in my work as a stenographer, can you answer the following questions about good English?

In order that we may make the Jones Business Service of more value to you, now that you have used it for a year, will you give us the benefit of your experience with it?

It is wrong to begin the letter with a paragraph telling who you are and where you live, for though the reader may need to know these things before he has finished,

their value is to explain your question, and your question should come first. Imagine yourself standing beside a busy executive at his desk. He first glances at your card or hears your introduction; in reading your letter, he will glance at the letter-head or at your signature. Then he asks, "What do you want?" or "What can I do for you?" A statement of your wants is his first requirement, though to explain them he may or may not wish to know more about you. If you told your story first and asked your question second, you might find you had spent your breath on the wrong man. So a letter of inquiry might be read by the wrong official unless the first sentence, by giving the subject, showed which department should answer the inquiry.

(b) Second, state the purpose of your inquiry, and in this connection state who you are and what your situation is, or give any information that will be of service in helping the person addressed to answer, or in proving you to be worthy his attention. Do not confide to him private matters which have nothing to do with the case; this is one of the most amusing and frequent errors with which business men meet; but do not hesitate to tell him what he needs to know, even though this may involve telling him who and what you are.

May I ask for information on the following points in your store management and policy?

(1) Do you provide a training class for new salespeople? If so, what is its nature and extent?

(2) Do you, etc.

I am endeavoring to improve the quality of my department store in Columbus, and naturally turn to

your store as exemplifying the best methods of store management.

I shall be deeply obliged for any information you can give me.

While the second division of the letter will help the reader to gauge his reply more intelligently to fit your needs, it may have another purpose—to remove his possible objections to replying at all, or to replying as you want him to. Your letter thus becomes a genuine appeal to his interest, and a great deal depends on the skill with which you can present your case. The clearness and good sense of your questions and your courteous language will act favorably on him. You may offer to treat his reply as confidential or to avoid mentioning his name in connection with his statements; or, on the other hand, to acknowledge his assistance. You may refer to similar help given you by others, or to the general principle of mutual assistance which makes all business men feel free to ask and willing to grant information. If you are in a position to grant any service in return, say so; though such services are to be treated as favors by both parties, not as labor paid by an equivalent.

(c) End your letter courteously, expressing your appreciation for whatever the person addressed can do for you. Avoid the stock phrase "Thank you in advance," which has been used so often in making careless demands on a man's time that it has an unpleasant sound in most ears.

90. Enclose stamped envelope. Enclose a stamped and self-addressed envelope. This saves more of your informant's time than if you enclosed a stamp. But to

send postage does not in any way give you a claim on his attention, and if he is too busy to reply or feels that your demand on his time is unjustified, you must accept his judgment.

91. **Abuse of courtesy.** Do not abuse the courtesy of busy men by asking for information that you can get along without, or can find in a dictionary or an encyclopedia, or by asking a reference librarian.

92. **Letter of thanks.** When the reply has been received, send a brief letter of thanks. Except in cases where reciprocal favors are constant, so that you can do the other man a good turn as often as he does you one, such an expression of gratitude is only decent; but it is painfully rare.

93. **The negative suggestion.** Guard against a negative suggestion in your inquiry; that is, anything which suggests to the reader, however indirectly, that he should not grant your request. Do not tell him that you know you ought not to trouble him; do not say that you hope this will not be too much trouble for him, or that you are sorry to trouble him, or that you know you are making severe demands on his time, or that you know he is a busy man. All of these have a courteous intent, but they suggest to him that he become irritated by your letter. If you really ought not to trouble him, do not write at all. Requests of all sorts are commonly made and commonly granted. The modern conception of business as service, and the modern desire to have one's house widely and favorably known, unite to encourage the reader to

reply; do not try to make him feel aggrieved. Let the courteous tone and the careful precision of your letter stand instead of apology.

Letters Giving or Refusing Information

94. Granting requests. When granting a request for information, do it cheerfully or not at all. Consider the purpose and the need of the one desiring information, and select your statements on that basis, trying to picture his circumstances. Make your answers brief, and divide them under specific heads at the risk of appearing formal. Show courtesy and a desire to be of further assistance.

95. Sending printed matter. Do not cover in a letter ground that can better be covered by an accompanying pamphlet, catalog, or other printed material; but send this with a letter referring specifically to sections of the printed matter which may be of greatest assistance.

96. Quoting the inquiry. If you do not understand the inquiry it is entirely courteous to quote its language, saying, "You ask me further as follows: . . . . I am not sure that I understand your wish, but I believe that this will be satisfactory"; or "I fear that I do not understand your wishes on this point; will you not write me again?" Phrase your sentence so as to assume the blame, and not to tell the writer that his language was not clear. Remember that the slightest implication of blame in a letter inflicts a far more painful wound on

the reader's self-love than if the words were spoken to his face.

A courteous, brief reply:

I take pleasure in replying to your inquiry of January 8.

Under separate cover I send a copy of our Rule Book, which will, I believe, answer the questions you ask regarding our sales force. From time to time we issue bulletins on store service, and then include these in the new edition of the Rule Book. Also we send around bulletins calling attention to rules which are not being complied with.

You ask, "How do you control items sent on approval?" We try to be liberal on this point and send goods on approval except when they are perishable, such as evening gowns, opera cloaks, and the like.

If I can be of further service, please address me.

97. Refusing requests. In refusing a request, do so without apology, but give a courteous explanation so far as you think one is needed. A general policy is serviceable to guide your action, and to quote in such a way as to remove any personal implication from your refusal.

The following example is similar in tone, though not in subject, to a refusal of information. Observe the positive suggestion at the end, calling attention to the firm's regular equipment for service.

Courteous, brief refusal to request for donation:

We regret that we are unable to grant your request contained in your letter of April 12.

So many requests of a similar nature come to us that we have been obliged to pass a ruling to grant none of them, and to express our good-will to religious organi-

zations by regularly arranged contributions through channels already determined upon, thus reaching more effectively the ends you and we both desire.

We have endeavored to serve the needs of your organization through our Ecclesiastical Bureau, which keeps thoroughly in touch with your wishes for articles of church use, and which will be glad to make you special prices.

The following examples illustrate the application to the sales field of the principles discussed in this section. None of the firms was under any obligation to the writer who tried to sell them advertising space.

One discourteous and four courteous refusals of the same request from different firms:

Replying to your favor of recent date beg to advise we are not interested in your proposition.

We acknowledge with thanks your letter of February 10 with reference to advertising. As our plans for advertising have all been completed and no additional media are at present being added to our list, we are unable to meet your wishes.

We have received your letter of February 7 asking us to take advertising space in the Kingston Spectator. We regret that it is impossible to do so, since the advertising plans already made covering the next few months will exhaust our appropriation.

Unfortunately, our advertising appropriation does not cover such publications as the Spectator, and in consequence we could not consider your offer. We thank you very much for bringing your offer before us, and we assure you if at any time in the future we decide to use publications in your class, we shall be pleased to give the Spectator our consideration.

We have your letter of February 28 soliciting The Heath Company's advertisement for The Kingston Spectator.

I regret to inform you that The Heath Company is not placing any new contracts for advertising this spring, but is merely completing the regular schedule which is mapped out months in advance each year. Furthermore, we do not make use of any local publications. We advertise only in publications having a large and regular circulation, and those particularly that reach the housewife or heads of families.

We thank you for calling our attention to your publication; the fact that we do not make use of it by no means implies that we think it lacks merit.

Chapter VII

Letters Ordering Goods—Remittances and Enclosures

98. Liability of error. An order is an important document and the least error in it may lead to serious loss. Accordingly, the utmost pains should be taken to make it clear and complete. Of all letters it is the easiest to write, and yet of all letters it is the most often written incompletely. The writer thinks that many of its specifications will be taken for granted or can easily be looked up by the firm receiving it; and because he is conferring a benefit, he thinks himself under no obligation to be careful. This is a woeful error and causes great losses every year.

99. What an order will contain. A complete order will contain the following material: (a) a statement of the goods ordered; (b) reference to catalog; (c) method of shipment; (d) destination; (e) shipping date; (f) number of the order.

(a) The goods ordered should be presented separately from the rest of the letter, each item on a line by itself, with a statement of quantity, catalog number, description, size, color, or other specifications, the price of each item singly, and the total price of the number ordered of that article. To avoid confusion with other words on the same line, the initial letters in the name of each article are capitalized. The series of items is arranged in a column—tabulated—and the total price

of the order is added. Thus all the figures of the transaction can be checked by both parties. (See also 95.)

When prices of goods are not known, as in the letter on page 22, or when they are subject to change without notice, it is understood that the goods will be supplied at the regular prices quoted on the day the letter is received. But when the prices can be ascertained it is a wise precaution to quote them in the order.

(b) If the goods are selected from a catalog or a price list, the date or the number of the catalog or list should be given without fail, since different issues make many changes.

(c) The method of shipment should be specified, whether by freight, express, or post; also the route if this is important. If the writer specifies these matters and the shipper disobeys his instructions and loss occurs, the shipper is responsible. But if the writer does not specify, the shipper may choose his own route and method of shipment without incurring any liability.

(d) The destination should be given if it is different from the writer's address.

(e) The date should be given on which shipment is desired if the goods are to be held for later delivery. If they are needed by a definite date this fact should be stated, since otherwise the shipper will not be liable for loss caused by delay. If only ordinary promptness is required, use the phrase "Ship at once." If goods are needed in special haste, specify the reasons to make the importance of the request felt.

(f) The firm sending the order may give it a number, by which it is mentioned more easily in further corre-

spondence. The firm receiving the order may also give it a number, and in that case both numbers must be mentioned.

100. **Special information.** Besides these necessary features, a letter ordering goods may contain special information, further specifications, reference to previous arrangements, and the like.

101. **Order blanks.** Order blanks are usually prepared to save the labor of writing a letter, and, by providing suitable spaces, to insure that all necessary information is included. If an order blank provides also a space for special remarks, there is no need to write a letter at all. In writing the copy for an order blank that is to be printed, it is not a bad plan to label the spaces, showing what they should contain, so that any incompleteness will be easily detected.

Remittances and Enclosures

102. **Form of enclosure.** When money is sent through the mails it should never be in currency, but in the form of a registered letter, a postal money order, an express money order, a bill of exchange or bank draft, a personal or a certified check, a cashier's check, or a certificate of deposit.

103. **Reference to enclosure.** Always mention in the accompanying letter the amount of money enclosed and the form in which it is sent, so that if the money is lost its loss will be noted at once and its tracing made easier.

104. Reference to account. Always state the account on which the money is to apply. The sender has the right to designate this. It is an important privilege for this reason: The statute of limitations, differing in different states, declares as outlawed an account which has run a certain time without any payment. If the sender fails to specify how the money is to be used the receiver may apply it to an old debt, thus renewing its life up to the time when the money was sent, and preventing the sender from using his privileges under the statute. For many other more ordinary reasons the sender may wish to pay a certain account and to let others run for a time, and so should designate how his money is to be applied to his accounts.

105. Reference early in the letter. Unless the enclosure is a very trivial one and the letter is occupied with more important matters, the mention of the money should come in the first sentence or as near the first of the letter as possible.

106. "Enc." Any enclosure, whether of money or of printed matter or of samples of merchandise, should be referred to in the body of the letter, and at the foot of the letter should be written the abbreviation "Enc." or "2 Enc.," etc. These precautions act as checks on the attention of the writer.

In some large offices all outgoing letters pass through the hands of a mailing clerk, who is required to see that all enclosures are in the envelope. Some firms paste labels on letters that are to have enclosures, to attract the sender's attention when he folds the letter.

107. Tabulate figures. Whenever a letter tells of a transaction involving several amounts requiring addition, subtraction, or multiplication the figures should all be tabulated and the arithmetical operations shown clearly in the letter—unless, of course, they are shown on an enclosed bill. It is almost impossible to follow a complicated statement of an account, for instance, with its charges, discounts, remittances, and credits, unless it is presented in tabulated form.

108. Taking discount. If a discount is taken it should be clearly noted as subtracted from the amount of the invoice, even when the figures are tabulated on an enclosed bill, as, "We enclose our check for $538.57, the amount of your invoice of September 24, less 2 per cent for payment in ten days."

109. "Enclosed please find." Do not say in referring to an enclosure, "Enclosed please find . . . ." Say "Enclosed you will find," or better, "I enclose." The reader needs no "please" to help him find the money. But say "for which please send me," because the sending is a service to you.

110. Words for amount of money. When referring to a sum of money it is not necessary to give words as well as figures. "I enclose my check for $45.62" is correct. Only in writing a check or other negotiable instrument is it necessary to say "Forty-five Dollars and 62-100 ($45.62)."

Chapter VIII

Acknowledgments—Notice of Shipment

111. **To be made at once.** An order should always be acknowledged as soon as it is received. This completes the contract, letting the customer know that his acceptance has been ratified. It tells him that his order has not been lost, assures him that no mistake has been made in the order, and announces the shipping date.

112. **Contents of an acknowledgment.** An acknowledgment of an order should contain the following material arranged thus: (a) hearty thanks; (b) reference to the order by the customer's number and the number given it by the shipper, or by the date of the order, or by the name of the article; (c) reference to the shipping date and other data of the order, so that if there has been a misunderstanding it will be evident; (d) courteous ending, showing confidence of giving satisfaction and the desire to serve. For acknowledgments that make credit arrangements, see 165.

An acknowledgment that uses its opportunity:

Dear Mr. Bissel:

We have already begun to set the type for your order for 20,000 circulars, and will have them ready for you at the time you specified. The proof will be sent to you tomorrow for your criticism, which we hope you will make freely.

We shall use every effort to make this job representative of the hustling spirit shown in the copy.

Yours very truly,

113. **Post card acknowledgments.** A printed post card may be used for ordinary acknowledgments, leaving blank spaces to be filled with the special data relating to the order. Usually a space should be left for remarks. But post cards should not be used to acknowledge an order if it is of a private nature, if it is a large and important one, or if it is to a new customer. The following are some representative examples of post card acknowledgments, the first two used in the wholesale, the others in the retail, field.

Dear Sir:

We acknowledge with thanks your order No....., which will be entered for immediate shipment and handled under our No....., to which you will please refer if you have occasion to write about it.

If we are unable to ship promptly we will write you fully under separate cover.

Respectfully yours,

Dear Sir:

We have received your order ..... requesting attention to..... No.....

Unless special attention is demanded, the routine schedule is on a ten-day basis, and we therefore expect to.....your instrument on or about.....

In corresponding on this subject please refer to order No.....

Very truly yours,

Dear Sir:

We thank you for your order enclosing..... It will have our careful attention at once. If any part of this order cannot be filled or if there should be any cause for delay, you will be duly notified. Should you wish to write about it, kindly refer to File No.....

Remember, too, that you are privileged to write to our information department on any subject pertaining to your garden. We want you to have all the benefit of our long experience.

Yours respectfully,

DEAR CUSTOMER:

We thank you for your order, which we are shipping via the Railroad shown on the other side of this card. Examine the shipment carefully at the station, and if there is any damage, shortage, or overcharge by the railroad, insist upon the agent noting it on your receipt of freight charges. Send this receipt to us with a letter of explanation and we will immediately make things right. Please allow enough time for the R. R. Co. to get goods to you before notifying us that the shipment has not arrived.

We trust that the shipment will prove satisfactory in all respects.

Very truly yours,

CUT HERE

If you write us about this shipment, be sure to return this stub.

(The invoice number is written on the other side of the stub.)

Your order has been received and registered under the following invoice number; please accept our thanks for it. 102567.

KINDLY MENTION THIS NUMBER IF YOU HAPPEN TO WRITE, AS OUR RECORDS ARE FILED UNDER IT.

We will at once proceed to enter your order and give it to our order-filling and shipping departments. As a rule we succeed in shipping most orders within three days, but of course repairs and articles made-to-order, such as clothes, upholstered furniture, doors, tents, and seines, take longer.

Articles quoted as being shipped from the factory generally take a few days longer and go forward to you as a separate shipment.

Before writing to us about delays always allow ample time for orders to be filled and sent to you; in this connection please remember that railroads and express companies sometimes take a few days longer than they should, and the post-office does not handle merchandise mail as promptly as letters. It is also wise to inquire at the freight or express offices as well as at the post-office before writing.

We feel sure that your order will be filled satisfactorily and that our goods will save you money.

It is not necessary to answer this acknowledgment of the receipt of your order.

Yours very truly,

114. **Notice of shipping date.** When a shipping date cannot be given at the time the order is acknowledged, as in the case of a special order or of goods to be manufactured, the date may later be announced in a simple form, such as: "Our factory has informed us of the following dates for shipping your various orders: ..... All these will go by freight direct."

Notice of Shipment

115. **Why needed.** When an order is shipped the bill of lading or the bill of lading and the invoice are usually sent by mail as a notice of shipment. When for any reason, as in a small shipment, the bill of lading is not sent, a notice of shipment should be made in some form, to act as a check on the goods which go by another route. A printed post card containing a courteous announcement, with blank spaces left for the date of ship-

ment, the route, and additional remarks, will serve the purpose, except in private or important orders.

116. **Welcome a new customer.** A letter of any sort to a new customer should take advantage of the opportunity to make him welcome, as in the following:

We thank you for your first order. It went forward via O. R. R. on July 2. We hope prompt delivery will be made, that it will reach its destination in good order, and that it will open to your complete satisfaction.

Let us thank you again for opening an account with us, which we hope will lead to permanent and pleasant relations. We hope too that we may hear from you again soon.

Your generous order dated May 10 went forward on the 11th, over the C. & N. W. Ry.

We have taken great pains in packing and handling your goods so that they should reach you in good condition. The bill has been double checked and every detail has been given our best attention.

In order to assist you in opening and checking your goods, your order was divided into three parts. Each part has an individual ticket number and you will find on each case a number corresponding to that which is on the invoice.

Under this method each case can be checked against the invoice, thereby eliminating the possibility of any portion of the consignment being mischecked.

We shall look forward to hearing from you that the entire shipment reached you in good condition and hope that we shall have many opportunities in the future to demonstrate our ability to fill orders promptly and carefully.

We acknowledge with thanks your application for insurance, which is now receiving our careful consideration.

The Haverford Life Insurance Company has a record covering fifty-three years, during which it has never failed to fulfil an obligation. It is a purely mutual Company; it has no capital stock. Its corporate powers are exercised by a Board of Directors elected by the policyholders, and by such officers as the Board of Directors may appoint. If we issue a policy on your application—as I trust we shall—the Company then becomes for you not merely a corporation; it is yours—your property to defend and protect. The election of members of the Board of Directors is held on the second Wednesday of April every second year, in accordance with the insurance laws of the State of New York. Every policy-holder whose policy shall then have been in force for one year or more is entitled to one vote for each Director to be elected.

The Company is sound in every part. That it retains the confidence of its members and that its assets are of a high order are conclusively shown by the fact that its income during 1913 was $118,424,000. For your further information we take pleasure in sending you a copy of the Detailed Annual Report of the Company for 1914.

The Company is glad to receive suggestions and criticism. Any communication from you will receive prompt and careful consideration.

For your convenience we have opened a charge account on our books under your name.

There is no further formality to consider, and your orders will be filled promptly, without delay of any sort.

If you have "shopped" carefully enough to pass judgment on the prices of such items as those on the enclosed leaflet, you will quickly verify our EX-

TREMELY CONSERVATIVE claim that "you never pay more at Barton's." (We prefer to say it that way usually, but if you have compared prices in the leading Boston stores you will know how much more it really means.)

We shall welcome our first "charge" order from you —and possibly the enclosure may suggest to you the very thing. If it does, you might put our store service to an immediate test by asking Central to give you Chelsea 456, and order what you wish—or a postal card or letter will be just as effective. We deliver to your home free.

Promptness, accuracy, and courtesy are part of our promise—and complete satisfaction with your purchases is the rest of it.

Chapter IX

Adjustment Letters

117. Trouble is certain to occur. Every business man knows that he must expect a certain percentage of trouble with his orders. Even in dealing with the best firms mistakes will be made, delays will occur, some goods will be unsatisfactory. Any merchant, no matter how carefully he has systematized his buying and his management, will need to return goods and cancel orders, or will check an invoice wrongly, or will commit some of the multitude of errors possible when sending orders and receiving goods. Trouble with orders is certain to arise.

In large houses most of the letters relating to trouble with orders may be written by a claim department, which grants or refuses actual claims made on the house; or by a "credit merchandise" department, to which returned merchandise is sent, so that it may be credited to the account of the merchant returning it. Some firms establish a "complaint department" to handle difficult situations, but most firms recognize that "complaint" is an ugly word and prefer to dignify the task of the department by giving it a better name. While the word "adjustment" is frequently restricted to mean the payment of a claim, still it also means the settling of any question at issue, and the general term "adjustment letters" is the best to cover all this class of correspondence.

118. **How to ask for adjustment.** The buyer who asks for adjustment has an easier responsibility than the seller, who must make it. Since he can rely on the eagerness of the seller to make an investigation and a satisfactory settlement, he need only co-operate by writing all the facts at his command, clearly and briefly, usually in a chronological order, with a request for attention.

> On September 4 I sent you an order for 200 bbls. Lime and received your acknowledgment September 10, stating that the shipment would go forward in ten days, so that I might expect to get it the first of October. It is now October 10 and I have received no word that the shipment was made, nor have the goods arrived.
>
> Please ship at once or follow with tracer if shipment has been made.

> My order No. 98456, your number 43684, acknowledged April 5 for April 10 shipment, has not arrived.
>
> Please give this your attention.

119. **Notice of serious trouble.** If the buyer has been genuinely inconvenienced or must enter claim, he need only state these facts briefly and clearly, but without discourtesy.

> The delay in my order for
>
> 1 No. 243 Oak Dining-room Table
>
> has lost me the sale, as the customer could not wait. You will recall our correspondence on this head.
>
> Accordingly I am holding the table subject to your order.

120. **Emphasizing trouble.** When special emphasis must be given to the letter, increase the space devoted

to the subject and secure more space by giving more detail, not by mere repetition. Show precisely how you have been troubled, for how long, on what dates, under what circumstances. Suggest possible causes for the trouble. Such reasoned explanations will have the most powerful effect, because they show you know what you are talking about and have not merely made a hasty "kick."

> We have had repeated trouble with the orders we have sent you for the last two months.
>
> Our order No. 7569 was poorly crated, and the goods contained in it were so damaged that we could use none of them.
>
> Our order No. 29485 was short two items, and when they were sent one of them was the wrong article. . . .
>
> Such annoying accidents, occurring five times in two months, are, you will agree, too frequent. We have found you ready to make settlement for our losses, but we prefer satisfaction to settlement.
>
> Unless you can give us reasonable assurance that we shall not be subjected to a repetition of this treatment, we shall be obliged to transfer our orders to another house.

121. **Neglect of correspondence.** A neglect of a request for adjustment is more deserving of a vigorous treatment. In any case in business letters there is no offense equal to neglect of correspondence. But even here the offense is so well recognized that the offender's attention usually need only be called to it to make the request quite sharp enough.

> Please refer to our letter of March 2, requesting your attention to the damage to our order of February 8.

We wish to have this matter settled so that we can reimburse ourselves for the payment we have made to our customer.

A further neglect may call for this sort of letter:

Will you please give your immediate attention to our correspondence on the subject of our order of February 8.

On March 2 we wrote you at length, informing you of the damage done, showing you that it was due to improper packing, and requesting you to send us a credit memorandum covering the amount of our claim, $32.45.

On March 8 we wrote you again, saying that we had already paid our customer for the loss he incurred, and that we wished to be reimbursed.

To none of these letters have we had a reply.

Unless we can obtain a letter from you on this matter we shall ask you to cancel the order now pending for April shipment.

The only action to take in the case of repeated neglect of your letters is to stop dealing with an unsatisfactory house, for the loss in the end will be too great to encounter. The more mistakes they make, the less does it pay to get angry; for an angry letter is always a confused letter, and such a house needs clear statements to help it straighten out its mistakes. The above letters confine themselves to matters of fact. To do more than this is to run the risk of making uselessly harsh statements.

122. **Anger is useless.** Never show anger in a letter requesting an adjustment—or in any other; it does no good. You do not punish the offender, but merely

give him a chance to laugh at you and to pass your letter around the office; or to prove himself more courteous than you, by writing a courteous reply; or to grow angry in return and give your trouble less attention than it deserves. If you wish to secure special emphasis, seek it by the means just discussed. Neither party is really eager for a quarrel, but only for a settlement; the house is anxious only to serve the customer and to retain his good-will, while the customer is anxious only to secure the adjustment and to continue satisfactory relations with the house. Business is service, not warfare.

The firm which received an angry letter similar to the following, found on referring to their files that their letters to the customer had been prompt and explicit; but though they were unable to understand her reasons for writing as she did, their reply was courteous.

Houston, Texas, March 24.

McArthur Jewelry Co.
New York City.

I have written you *twice* telling *exactly* what I wish in the way of solid gold badges. *Why should I go over the ground again?*

Will some one who has *ordinary intelligence* attend to this matter? I do not wish further correspondence with the blockhead who has been writing me, and giving me different prices each time. Enclosed find One Dollar. Make me a solid gold badge *the size and shape shown on the enclosed sketch with clasp pin dull roman gold.* This makes the *third* time I've sent directions, etc. Do let some one besides a fool read this letter and follow instructions and send me the pin. If the pin is *right* I shall want *ten.* I do not want to

wait long for an answer. Please attend to it at once. When you found you could not fill my order for Easter you should have sent me word. However, if you will attend to the matter *promptly now* it will do. If the sample pin is right I will send the money for the others in advance so that you can send them by mail rather than by express. I think I have waited long enough to warrant promptness on your part now.

Very truly,

Mrs. A. J. Hinman.

P. S.—Now *don't* send any more *pictures* or *cuts* asking which I prefer, etc. I send the *size* and *shape* of the pin I wish. Send me one and let me see if it will answer. My class is waiting patiently. Do hurry the work.

March 27, 1915.

Mrs. A. J. Hinman,
Houston, Texas.
Dear Madam:

We have received your letter of March 24 with an enclosure of $1, and send in this letter a pin made up according to your sketch, which we hope you will find is just what you desire.

This pin, in an order of ten, we can furnish for 85c each. We shall be able to send you the other pins as soon as we hear from you that this one is satisfactory.

The balance of 15c. remaining from your enclosure has been credited to you, and can be applied on your next order, or returned to you.

We are very sorry you have been troubled in your dealings with us, and shall make every effort to give you prompt and courteous service.

Yours very truly,
McArthur Jewelry Co.,
by Oscar P. Nathan.

123. **How to make adjustments.** The seller and

shipper has the major responsibility in the transaction, the more accurate knowledge, and presumably the greater profit. Shouldering his responsibility and making use of his knowledge, he recognizes that in case of trouble his first duty is to help the customer out, to give him the best end of the bargain.

The opportunity, moreover, of strengthening the personal relation is nowhere more great than in the intelligent, clear, courteous, generous letter of explanation or adjustment of difficulties. A friend in need is a friend indeed; write your adjustment letters so as to make friends.

124. Settle the trouble, but keep the customer. The easiest thing in business is to lose a customer; the hardest thing is to get one. Therefore, when writing any adjustment letter from a business house, remember first that more is at stake than abstract justice. Work for the next order.

125. System, records, policy. But protect yourself by an accurate system in receiving, filling, checking, and shipping orders. Keep exact records of every transaction. Maintain a definite policy in granting and disallowing claims.

The customer should feel the force of these safeguards expressed in your letters, and should receive the suggestion that they are safeguards for him too. If a house is "slack" or careless in granting claims or too profuse in apologies, it betrays a bad management that will some day cause losses for the customer. Consequently, good writers of adjustment letters make specific statements,

and refer to facts that they have promptly and accurately looked up. When granting favors they make it clear that the house is glad to give service, or when refusing what is asked they show that the policies of the house are maintained in the interests of all and cannot be easily set aside.

126. **Settlement without loss.** Settle the trouble with the least possible loss to your house. Be forearmed to meet difficulties and fertile in expedients to remove them. Observe, for example, in Chapter VIII the instructions found in the notices of shipment, given to forestall trouble. When shipping articles like machines to people unaccustomed to their use, accompany the shipment with a sheet of instructions or attach a tag containing them. A stitch in time saves nine.

127. **Help the customer to keep the goods.** Often a house can help the customer to keep the goods by suggesting some adjustment or minor repair, some cleaning or oiling or tightening of parts, that will save freight charges to the house and loss of service to the customer, which he would otherwise suffer while the goods were being returned for repair; to say nothing of saving the possible loss of the whole sale. In the case of machines, even though a pamphlet of instructions has been sent with the shipment, another may accompany the letter on the supposition that the first one has been lost. When telling the customer what to do, remember that the situation is delicate, for he may already be tired out and exasperated with trying the very remedies you suggest. Accordingly, say emphatically that you will give him

positive assistance and satisfaction, and will take other steps if these are not enough.

Customer had threatened to return the article:

Dear Sir:

From your description of the trouble you have been having with your DUPLICATOR, we believe we can help you.

Probably after you had inked the cylinder, and before you had laid the stencil over it, the inky cylinder came in contact with the small roller underneath. Then when the stencil was in place and the paper was run between the cylinder and the roller, the roller smudged the paper.

If you will make a new stencil, and in applying it take especial care to turn the lever so that the roller is "down" where it cannot touch the ink, throwing it "up" after the stencil is in place, we are sure you will get a perfect copy with every rotation.

We have written our agent in your territory to call on you during his next visit to your city, so that if any difficulties remain in the way of your easy handling of the DUPLICATOR, he can give you assistance.

You will be delighted with the rapidity of the DUPLICATOR, and the splendid copies it turns off at a trifling expense. Thousands of the machines are giving service to wholesalers in turning off their weekly price lists, and we know you will have the same experience.

Dear Madam:

We regret to learn that you are disappointed with the results from our silver-cleaning device, but we believe that after another experiment with it under the following suggestions, you will be as pleased as multitudes of housewives have been, who have experienced relief from the drudgery of cleaning silver in the old way.

After the silver has been lying in the solution for five minutes, take up a piece that was blackened and rub the spots lightly with your finger. If the black comes off, the piece is cleaned and may be removed. If it does not, leave the piece for some minutes more. Those stubborn spots that take so much elbow-grease to remove under the old way will come off like magic under our new way, without a particle of effort from you. The yellowed appearance too will vanish from silver that is not spotted but has lost its lustre.

Then when the silver has been washed and dried, you will find it perfectly clean and free from black deposit. A moment's polishing with a dry chamois will remove the gray appearance, the natural color of unpolished silver, and make it brilliant as when it was new. You have been saved all hard rubbing, and your silver is again ready to adorn your dining room.

128. Offer of better price, etc. Often when a customer wishes to return goods for any of the various possible reasons, a lower price or better terms will be inducement enough for him to keep them, saving you at least the transportation charges. Or perhaps you can get one of your customers in his neighborhood to take them off his hands. A frank, courteous statement of your side of the case always disposes the customer to give you fair treatment.

We have received your letter of August 5 saying that you wish to return our last shipment of six chiffoniers because you are overstocked with these goods.

We are willing to do what we can for you, although you understand that this order was taken in good faith, and that if we allow the return of goods indiscriminately we cannot maintain our low prices. On the other hand, we are always glad to help our friends.

Under these circumstances we are willing to extend the terms on this shipment from our usual 30 days to 90 days, giving you ample time in which to dispose of these excellent values.

When Mr. Bray reaches you next week, be sure to look especially at our very handsome offerings in walnut and mahogany bedroom suites, some of the best designs ever shown in the trade.

These are suggestions of possible methods to save loss to the firm making the adjustment. A wide-awake letter writer will study his goods as they are handled by the average buyer, and will learn from experience how to satisfy the customer without the return of the goods.

129. **Discourtesy and dangerous promises.** Since a claim or suit for damages may grow out of almost any trouble with orders, the writer of letters dealing with them is particularly careful to avoid inflaming the trouble by discourtesy or harshness, and to avoid making any promises or admissions, or statements that can be construed as promises or admissions, unless he means them. He must weigh the importance of his words. An inexperienced writer is likely to say before investigating a claim, "We will make this right with you," and then to discover that the claim is unjust. "We shall do our utmost to straighten matters out," or a similar phrase, while non-committal, would show a friendly spirit.

130. **Never lose your temper.** You may take it for granted, if you write adjustment letters, that the carelessness, ignorance, stupidity, and downright dishonesty shown in some of the letters coming to you for reply

will try your patience to the utmost. But in the language of the familiar anecdote, you are paid to take these things as if you liked them. If you are unfailingly courteous, and carefully look out for the other man's interests without violating house policy, the most unreasonable customers will learn better manners. And remember that sharp language in black and white is tenfold sharper than when spoken. If you reply harshly you may be forced into a position where you must apologize; and in any case, so far from settling the trouble, you are making it worse. Even where you are amply justified in resenting a statement, clear yourself without discourtesy.

Shows resentment:

> In response to your post card dated July 1, we wish to inform you that your order for furniture was shipped on the same day your post card was written.
>
> All furniture dealers know, and all our customers who buy furniture from us in any quantities realize, that we are, without doubt, the most prompt shippers of furniture in the country. No furniture manufacturers accept orders from the retail trade or from any jobbing house without the understanding that a delay of at least three or four weeks is to be incurred in the filling of the orders.
>
> Our warehouses have great capacities, but unfortunately we are compelled at various times to have our factories ship small consignments for us to our customers.

More courteous:

> In response to your post card of July 1, we are glad to inform you that your order for furniture was

shipped on that same day, so that the B/L is in your hands now.

These goods went to you direct from the factory, taking more time than if they had gone from Chicago. On account of the great capacity of our warehouses we are usually able to avoid delay, and to maintain our reputation of being the promptest shippers of furniture in the country. Even in the present instance we have done better than the trade can usually expect, for no furniture manufacturers accept orders from the retail trade or from jobbing houses without the understanding that a delay of at least three or four weeks is to be incurred in the filling of orders.

We hope your orders with us will continue and grow larger, so that you will have an opportunity of proving the truth of this statement.

131. Satisfaction guaranteed. Rules for handling claims in modern houses have for their basis the principle of satisfaction guaranteed. They allow the return of goods which are found unsatisfactory, and are generous in allowing damages or transportation charges. Some mail-order houses allow the return of any article for any reason, provided this is done within a limited time. The loss is charged to advertising. Not all houses find it wise to adopt precisely this policy, but they give the customer the benefit of every doubt and grant claims rather than cause dissatisfaction. Some houses make it a rule to grant any claim for an amount less than a dollar, believing that more money is wasted in investigating such claims than in allowing them. A succession of small claims from the same firm, of course, is immediately investigated. But follow the general principle that "the customer is always right."

132. **Policy generous, but not extravagant.** Whatever the rules you adopt, let them express your desire to be of service to your patrons, and do not contradict the pleasant impression made through your sales department by the niggardly impression made through your adjustment department. Haggling over small amounts is a waste of energy. But never adopt a loose policy, nor sacrifice your policy unless greater issues are at stake. A pleased customer is your best asset.

133. **Most men are honest.** The vast majority of men are honest and can be trusted not to take advantage of a house which shows a generous spirit. Very few claims among the total number are made by deliberate rascals. Most claims are genuine and made by men who, rightly or wrongly, think they are entitled to what they ask for. Put yourself in the customer's place; imagine who he is and how he feels, and write so as to give him satisfaction.

The details of policy in granting or refusing claims vary with every house and cannot be treated in a book of this character; but the general principles shown here can be expressed in the rules of each firm.

134. **How to grant claims.** When granting claims, do so usually at the very first of the letter, and do it cheerfully even though you make a virtue of necessity by seeming to give willingly what you would gladly avoid giving. This is part of the opportunity of the adjustment letter. If you first show the customer that he is wrong and then grant his request, the favor will be less appreciated than if it were not grudged.

Discourteous:

We are in receipt of your letter of the 30th and in reply wish to advise that our records indicate that the sash was put on the dress. We cannot locate it, and it seems probable it was shipped. We have no other dress of this style from which we can take a sash. However, if you will send us the girdle we will match the material and make you another sash.

Courteous:

We are sorry to learn from your letter of May 30 that you did not find the sash with your dress. If you will send us the girdle we will match the material and at once make you another sash. We have no other dress of this style in stock or we should be glad to take the sash from it and send it at once.

Our records indicate that the sash was put on the dress, so that some accident must have happened which we are unable to trace.

135. **How to refuse claims.** When refusing claims, usually do so at the first of the letter and without apology, though with a word of courteous explanation.

We regret that we are unable to allow the return of the articles mentioned in your letter of September 9.

Goods of this character, intended for personal use, are not salable after return, so that we have been obliged to pass a regulation against accepting them for credit.

We regret to inform you that your claim for $19.45 for damage on goods delivered May 2 has not been allowed.

It appears that the shipment left our house in good condition and was delivered in good condition, so that if it is damaged the responsibility does not lie with us.

We trust you may be able to locate the responsibility.

136. **Promptness in replying.** Answer at once a letter asking for adjustment. If you have not had time to investigate, express regret for the trouble, and promise your careful attention and every effort to give satisfaction. But do not use language which can be interpreted as admitting the justice of the claim.

> We shall give our immediate attention to your request of January 17, and promise you our careful investigation. We have not yet had time to sift the affair thoroughly, but we shall have the facts in hand in another day and will write you immediately.

137. **Promptness in investigating.** Investigate your records at once. Find out whether (1) you are wrong, or apparently free from blame; (2) the customer is certainly wrong; (3) information is lacking, wholly or in part. Your first letter in reply should never state flatly that you are right and the customer is wrong, but should merely quote what your records show. In delicate matters confine yourself to a statement of facts. If the customer makes trouble when he is certainly wrong, it will then be time for you to make absolute statements, for then he has shown himself not the man you want to do business with, and you can take the risk of offending him.

138. **Definite statements.** Make your letter definite at all hazards. Vague, carelessly written letters about adjustments produce a homicidal mania in the man who rages helplessly a thousand miles away. Show by concrete facts what the error is and explain how it is to be amended.

139. Length of an adjustment letter. The length of an adjustment letter varies according to the following circumstances: (a) slight trouble; (b) wholesale or retail customer; (c) serious trouble; (d) angry customer; (e) valuable customer.

(a) If the trouble is slight and the customer not seriously put out, make your letter the briefest possible statement of facts.

(b) In writing to a retail customer, usually a few extra words or even a paragraph or two of courteous explanation are well spent, for a man or woman not in business does not realize how inevitable trouble is. But in a letter to a man in business, as when a wholesaler writes to a retailer, be as concise as possible.

Concise—to retailer:

> We could not fill that item on your order of September 27 calling for Bill Books.
>
> We endeavored to obtain these for you from McClurg & Co., but without any success.

> Enclosed is an order which should have been sent with a letter written to you on July 20, but which was omitted through an error on the part of one of our clerks.

(c) If the trouble is serious, write a longer letter going more into details on the matter you wish to emphasize, whether it is your regret, your efforts at amendment, or your explanation of the probable cause.

> Your letter of July 1 has been referred to this office for attention. We are indeed sorry to learn that your letters have been answered in a dilatory fashion. This matter has been gone into very vigorously and we feel

sure there will be no occasion for this serious annoyance in connection with your future orders. We are glad this was brought to our attention, as it is only in this way that the objectionable features can be eliminated from our service and the weak spots strengthened.

We want you to feel you are well treated when you deal with us, and that every effort will be made to merit your good will in the handling of your business.

It is the policy of our house so to conduct this business in giving prompt attention, in offering better values and more courteous treatment, that our merchant friends will find it to their best interest to give us a greater portion of their patronage.

Will you not overlook this unfortunate incident, and give us an opportunity in the near future to demonstrate our ability to handle your orders in a prompt and satisfactory manner?

(d) If the customer is angry or seriously offended, write a longer reply than usual, to show that you have given very careful attention to his case.

(e) If the customer is valuable to you, make the letter longer. To retain a valuable customer you are willing to make extra concessions; though this you must do as a favor granted to a friend, not as a point yielded to an enemy, and you must not seriously violate your policy or lose your dignity.

140. Arrangement of material in an adjustment letter. The arrangement of material in an adjustment letter depends on whether (a) you are to blame; (b) a third party is to blame; (c) both you and the customer are partly to blame; (d) the customer is to blame.

(a) If the error is yours, let the first sentence of the letter contain the remedy. This is what the customer

wants to see; show him a picture of action, of busy officers of the company laying everything else aside to give him attention. The more effectively you can do this in the first sentence, the more willingly will the injured man listen to the explanation which follows, and the more readily will he consent to an adjustment which is fair for you as well as for him.

> We are sending you today by Wells Fargo Express the delayed item
>
> Soup Spoons No. 56029
>
> which you wrote about on February 20. This item was omitted from the original shipment by an error on the part of one of our clerks.
>
> We are very sorry that the delay should have occurred. We are also very glad that you called our attention to the matter at once and thus allowed us to place the blame and prevent further instances of trouble.

Never defend yourself first or explain why you thought you were doing the right thing. To do so only gets you deeper into the bad graces of the offended person. In such cases the least said, the soonest mended. If your error was a natural one, like substituting goods on an order for those out of stock, to fill the customer's needs at once, an explanation may well follow the statement of the remedy.

(b) If the error seems to be neither yours nor the customer's, but caused by a third party or by an unavoidable accident, express regret; show where the responsibility lies, and provide a remedy if it is in your power.

> From your letter of March 7 we learn that our ship-

ment of goods invoiced to you under date of February 25 has not reached you.

We believe the trouble lies with the railroad. We find that your order was filled promptly, having reached us on the 24th, and the shipment turned over to the railroad company on the 25th. We have taken this matter up with them and are having the shipment traced by wire, and will do everything in our power to place the goods in your possession at the earliest possible moment.

We can assure you that we regret exceedingly the annoyance and delay caused you, and hope that it will not result in any serious inconvenience. If you will send us your freight expense bill immediately upon receipt of these goods, we shall be glad to take the matter up with the transportation company and ascertain the cause of the delay, to see if we cannot secure better service on future shipments.

If the goods have not reached you when this letter arrives, and you are still in need of them, we suggest that you instruct us to duplicate the order and enter claim for the original shipment.

(c) If the error is partly the customer's and partly yours, it is tactful to speak first about your share, not blaming yourself over-much, however; and to speak of his share with the least possible implication of personal responsibility. Also, when the language of his letter or the nature of the transaction gives you an opportunity to speak of the elements of satisfaction involved, emphasize these elements by giving them prominent positions. In the following illustrations, though the original letter was unreasonable, the reply shifted the emphasis to the pleasant side of the affair. (See also "Sales Material," 145.)

The original letter:

> We wish to state that the show-cases shipped December 20 came without a scratch, but they came knocked down and we have been put to the trouble of setting them up. It seems to us you charge enough for your goods so you could afford to pack them right, and not cost us a half a day's time getting them set up. If you had told us how they would come we would have bought somewhere else.

The reply:

> We are glad to learn from your letter of January 4 that the show-cases arrived without a scratch.
>
> We regret that the method of shipment caused you some trouble. Our catalog states that all show-cases are shipped K. D., but this might cause confusion, and we shall see to it that the next issue makes a plainer statement.
>
> We adopted this method of shipment, as a matter of fact, to save our customers the annoyance that comes from breakage when the cases are shipped set up. We believe that if you have occasion to move your cases, you will appreciate this feature in their construction.
>
> Mr. Smith of Oshkosh writes us that he is greatly pleased with the economy of floor space possible with these cases; we are sure you will get a lot of service from them.

(d) If the error is the customer's, put first in the letter something pleasant. For example, if he has made a mistake in filling out his order, first thank him for his order and then state the facts as courteously as possible. He may have failed to read directions and need to have them repeated; or he may make trouble over something he could easily remedy. In any case, suggest the prob-

able cause for the error, or a way out of the trouble, but avoid carefully all suggestion that he is ignorant or careless. Where a full explanation would not be flattering to the customer's intelligence, do not make one.

Failed to read directions—letter discourteous:

In replying to your letter of June 30th regarding invoice No. 620668, wish to advise that we have sold thousands of cases of the fly-killers and we have had no complaint on them whatever. We are inclined to believe that you are not using water with these killers; you are supposed to use 1 oz. of water with each killer as this is what attracts the flies.

We trust you will find this satisfactory after further examination and awaiting your further favors, we remain,

Rewritten courteously:

We have received your letter of June 30 regarding invoice No. 620668.

Possibly you are not using water with these killers. If you will pour about an ounce into each, the poison will be dissolved, as well as the substance that attracts the flies.

If this is not the trouble, please write us again in detail. We believe, however, that you will have no further difficulty, for we have sold thousands of cases of these fly-killers and all have given satisfaction.

Mistake in ordering—courteous letters: (Customer had asked for "prices on three dozen wheelbarrows" without telling what kind he wanted.)

We take pleasure, in reply to your letter of February 24, in enclosing under separate cover our No. 5 catalog showing our various lines of wheelbarrows. Our line is extensive and we can give you just what you want.

Upon your reply we shall be glad to quote you prices by return mail on three dozen of any kind.

Thank you for the inquiry. We shall give your order our most careful attention.

We thank you for your order recently received for one Panama Hat and Paper Napkins.

We were unable to proceed with the order, as the stock number of the Hat was not given. If you would be kind enough to state just what style you wish, we shall gladly make immediate shipment.

We thank you for your good order recently received. It went forward by National Express on June 30, and I hope it came to you promptly and in good shape.

We were unable to make shipment of the Paper Napkins for the reason that prices were omitted and incorrect stock numbers were given. I hope you will include these items in your next order, referring to our catalogue for the current month for stock numbers and prices.

Knowing your urgent need of the Panama Hat, but not being informed as to the size, we made a selection and hurried it forward in the hope that it would meet your requirement.

Your letter of June 28 arrived just after the hat had been forwarded; although we do not believe you would be overstocked by carrying several of these very excellent values, we shall withhold shipment of the size 7 1-8 until we hear from you further.

On an order which you recently placed with Mr. Porter you call for

10 1-4 doz. Toothed Scraper Blades for No. 97 Cabinet Scraper

When we sent this order to the factory they informed us that they can furnish only a plain bevel cutter for this plane.

We are, therefore, cancelling the order. If our salesman did not give us the correct number of the plane for which you wanted this item, we shall be pleased to have you reorder, giving us the correct information.

Thank you for your order of February 24. We shall do our best to give you satisfaction.

At present we are holding shipment, awaiting your decision on the item

16—2—C Blue Denim

That number in our catalog refers to Blue Madras. If you wish the Denim, we shall ship it at once upon receipt of your letter telling us what grade of Denim you wish.

We thank you for your order of February 24 for

12—24 inch Peerless Bicycles

We now have the Peerless Bicycles in two models, both of which are an improvement over last year's models. We are sending you under separate cover our 1915 catalog, which will give you a good description of these as well as of the other models that we handle.

We carry a large stock of both models of the Peerless, and can ship your order as soon as we hear from you again.

We call your attention to the following items which were omitted from your order of June 30:

No. 1D 1834 1-2 doz. Shirts, size 32, and
No. 1D 2245 Vests

The first item was omitted as size 34 is the smallest that we carry; the latter item was omitted as we have no stock number comparing to No. 1D 2245.

We shall look forward to the receipt of a reorder for these items in your next letter.

We were unable to forward the IA3702 Suit ordered recently because the trouser measurements had been

omitted. If you will kindly give the length desired and waist size by return mail we shall see that the suit is rushed to you as soon as possible so that your customer may not be kept waiting.

This number is a very pretty pattern which will be made up exactly as ordered, and which we are sure will give every satisfaction.

Thank you for the business.

141. If you discover the trouble first. If you are the first to discover the trouble, it is to your advantage to write at once, since you can show your good faith by offering a remedy before it is asked for.

In spite of our best efforts it is not probable that we can ship No. 896 Stove before Monday. We have had a very large number of orders for this stove and it has been hard to get them made in sufficient quantities.

This Monday shipment will not, we hope, seriously inconvenience your customer.

142. Writing to a dishonest correspondent. If you suspect the honesty of any correspondent—which you will not do without overwhelming cause—your letter confines itself to a statement of facts, and of your position with regard to them. Then if you are wrong your correspondent will not have been injured, and if you are right you will not have lowered your dignity by using harsh language to a rascal.

Form letter sent to "loan sharks":

As your circulars offering to make confidential loans are being sent to our employes, we take the liberty of saying that any one in our service borrowing money confidentially at usurious rates is promptly discharged

the moment that fact is discovered. Our employes who are so hard-pushed as to justify them in paying usury for a loan, can, if they are worthy, get the money from us, either without interest or at a very moderate rate. If, therefore, they apply to you for a loan, the circumstance would, in itself, be suspicious.

We respectfully suggest therefore that you strike the address.....from your mailing list and that you decline any application for a loan coming to you from one of our employes.

Colorless statement, though records proved the dishonesty of the claim:

Mr. Parr has informed us that you desire to return

2 dozen Tea kettles No. 180-9

billed at $4.60 a dozen on invoice No. 6101240, for the reason that they are not as ordered.

Upon taking this matter up with the manager of our Tinware Department, we have found that the kettles are seamless bottom and seam top just as represented to you at the time of your purchase. We hardly feel under the circumstances that we should be called upon to accept return of the 2 dozen kettles.

We trust you can see your way clear to dispose of them.

Stronger statement to customer who was in the habit of making dishonest claims:

We are in receipt of the Cash Register which you returned, and find upon examining it that this Register is in first-class condition and is exactly what you ordered.

The Manager of our Hardware Department tells us that he had a long talk with you regarding this Register and that he told you at that time that we positively would not accept it for credit.

It is exactly what he represented it to be; your or-

der was filled in good faith, and we positively will not accept it for credit.

It is being held in our receiving department, and we shall be pleased to have you inform us what disposition you wish made of it.

143. **Mistakes in language.** Certain mistakes in language are peculiarly likely to come into adjustment letters.

at a loss, or cannot understand—as in the sentence "We are utterly at a loss to know which style of wheelbarrow you wish," or "We are at a loss to know what has become of your order." These phrases are annoying, for they imply either that the customer uses language that cannot be understood, or that the house writing the letter has no idea of what action to take. Usually the letter goes on to show that the writer is not really so helpless as his phrase implies, by offering to trace the shipment, or by saying, "Probably you refer to our garden barrow No. 42, or to our masons' barrow No. 18, since these are most in demand for ordinary purposes." Needless to say, the first thing in the letter should be a vigorous evidence of intelligent action, not a confession of helpless ignorance. In a sharp collection letter the phrases might fit.

complaint—see 78 and 117.

never happen again—as in the phrase "We assure you that this trouble will never happen again." The phrase sounds exaggerated, since trouble of all kinds is constantly arising in business; though possibly the identical error would not be made in dealing with

the same customer, unless his orders were numerous. "We have taken care to prevent such trouble happening again," or a statement of the steps that were taken can be used with good effect.

records—avoid unnecessary reference to "our records," as when you say, "We have looked the matter up in our records, and find that . . . ." Of course you will have looked in your records before venturing on a reply. But use reference to the records freely when there is evidence to be brought forward, and facts are called in question. Only avoid the wordy use of the phrase.

you state, you say—as in the phrase "The dishes which you say arrived in bad condition." This implies that the writer does not believe the statement. Say "The dishes which you report broken," or "which were broken."

wordiness in general should not be mistaken for emphasis. Use concrete facts; expand by the use of definite detail, not by wordy repetitions. Nor should you attempt to cover your ignorance of the subject by wordiness; the veil is easy for everyone but yourself to see through.

144. **The negative suggestion.** Avoid the negative suggestion. The writer of adjustment letters, being in an apologetic frame of mind, is likely to be drawn into saying at the end of the letter, "We hope this will be satisfactory," or still worse, "If this is not satisfactory, let us know." Say rather, "We believe this will be satisfactory," if you feel that you must end with such a

statement; or better, "This is part of our policy, to give our patrons complete satisfaction. We value your trade, and we want to make this adjustment an expression of that appreciation as well as of abstract justice." Such words never fail to give pleasure, no matter how often they are repeated. Of course, avoid blaming yourself unduly, or indeed at all, unless the seriousness of the trouble or the wrath of the customer demands a victim. There is nothing improper in implying that adjustments are made willingly and often; rather the reverse is true.

145. Sales material. Sales material should be included in adjustment letters as much as possible. That is, whenever goods are mentioned there is a chance to speak of their good qualities. The principle is illustrated in the letters in 127, 128, and 140c, besides others. Sales talk of this kind serves a double purpose; it suggests further purchases, and makes the customer feel more satisfied with the goods he is having trouble with. If the sales department works closely in conjunction with other departments, it will constantly furnish material which can be included in many of the letters of the house, no matter what department writes them.

146. Liability in transportation. The responsibility of the shipper ends and that of the transportation company begins when the goods are on board the cars of the latter. Consequently the liability of the shipper for damage sustained in transit is confined to that resulting from faulty packing, or from some cause which had its beginning before the goods left the shipper's hands. Liability for delay in transit cannot come upon

the shipper unless he has wrongly addressed the shipment, or has disregarded the instructions of the orderer as to route. In the latter case, for instance, if he has sent goods by freight when the order specified express, he is liable for loss resulting from the delay; and if he sent by express when the order specified freight, he is liable for the extra expense of express. But if the customer is in trouble, it is the opportunity of the shipper to help him out, often by undertaking claim against the transportation company, or by advising the customer to get the freight agent's notation on the bill of lading to show that the goods arrived in bad condition. (See 140b; also under 148.)

147. **Tabulated summary of adjustments.** The list on pages 124 and 125 contains material commonly found in adjustment letters. It is not complete and could not be made so for even a single business. But it will be found suggestive by those who wish to systematize their adjustment letters, or to prepare forms covering the chief situations, as well as by those who are unfamiliar with the subject matter of business letters.

148. **Adjustment letters classified according to the cause of trouble.**

Delay in shipping:

Our factory headquarters has just informed us in reply to our telegram, that your order No. 183 of March 5 was shipped March 17 by express direct.

We are sorry the delay occurred, and hope the goods have already reached you.

We take pleasure in informing you, in reply to your

letter of March 19, that your several orders have already been shipped.

The goods should be in your hands within the next two or three days, but if for any reason they should be delayed in transit, kindly let us know.

Upon receiving your letter of March 19, we looked up your order for No. 6 Novelty wringer placed with Mr. Wilson on March 11, and find it was shipped from our factory March 17.

We hope it will reach you without delay.

We find that your order for three refrigerators, inquired about in your letter of March 23, is in the hands of our shipping department and will be forwarded today or Monday.

The factory informs us this morning that your order for No. 445 refrigerator will be shipped on Saturday of this week.

We have asked them to have a tracer follow the shipment so as to insure that there will be no delays.

We are glad to say, in reply to your letter of March 15, that our carload of refrigerators arrived and your order was shipped complete today, as shown in the bill sent yesterday.

This completes your order, with the exception of No. 460, which is to be shipped April 10.

Promptly on receipt of your telegram we telegraphed our factory about the Wire Cloth and learned just now that the best date they can give for shipment is March 28.

Now I'll tell you what we can do; we know you are in a hurry, and we can let you have a small quantity of the cloth from our own stock on the floor to help you out temporarily, on the same favorable basis that was quoted for direct factory shipment.

The trouble	The cause	
1. Delay in shipping	(a)	Order partly or wholly out of stock, or requiring special manufacture, finish, etc.
	(b)	Mistake in ordering; customer's error, salesman's error, error in catalog.
	(c)	Order delayed, in office or in factory, through rush of work, defect in system, error or neglect of individual.
2. Delay in transit	(a)	Through fault of transportation company, missent and found, lost or stolen.
	(b)	Through wrong route or wrong address, error in shipping department, or customer's error.
3. Damage in transit		Through fault in material, fault in workmanship, bad packing; or bad handling or undue exposure by either the shipper, the transportation company, or the receiver.
4. Defect in goods		In material, workmanship, operation, etc.
5. Shortage claimed	(a)	Caused by shipper's error, in reading, filling, or addressing order.
	(b)	Caused by customer's error, in putting goods in stock or selling them before checking invoice; in reading invoice wrongly; in omitting items from the order.
6. Goods found over, or wrong goods sent	(a)	By shipper's error in reading, filling, or addressing order.
	(b)	By customer's error in writing indistinctly or writing wrong items.
7. Goods claimed not as represented		In sample, by salesman, or in catalog, as to appearance, quality, size, price, etc.
8. Refusal or return of goods		Without explanation — information received from transportation company. Or customer explains that he did not order; that he is overstocked with similar goods; that goods came too late or too early for season or special demand; that he has decided not to stock this line.

What the letter may do

1. (a) Letter explains fully, pending instructions; offers substitution; substitutes on own responsibility; holds up whole order; transfers missing items to late order; gives shipping date, or explains inability to give it; expresses regret.
   (b) Letter holds up all or part of the order; explains probable cause of error; asks for reorder; expresses regret.
   (c) Letter promises best possible shipping date; may explain, apologize, or promise to remove cause and prevent future errors, depending on the seriousness of the trouble.

2. (a) Letter expresses regret and sympathy; shows your records clear as to shipment; announces sending of tracer; offers to help with claim to recover.
   (b) Letter explains or apologizes; allows or denies claim for damages through delay, if claim has been made.

3. Letter expresses regret or sympathy; explains cause or fixes responsibility; grants damages or assists customer in obtaining them from transportation company, or disallows claim; assures against repetition of trouble.

4. Letter suggests repair at your expense; allows return or grants claim; expresses regret.

5 (a) Letter announces shipment by express; apologizes, explains cause, allows claim for transportation.
   (b) Letter expresses regret, shows your records clear as to checking and shipment, asks that customer investigate again, suggests possible cause of error.

6. (a) Letter apologizes or explains; if possible, always asks customer to keep goods as a favor; may offer an inducement in price or terms.
   (b) Letter expresses regret; shows records clear; suggests possible cause of error.

7. Letter allows return or lower price, and explains trouble; or explains customer's misunderstanding.

8. Letter asks that customer accept the goods, quotes record to show his order; refuses to accept his reasons; points out expense to shipper; or allows return, or lower price.

I am very sorry indeed that this order is delayed, but we have been simply snowed in with orders for Wire Cloth this year, and have sold more than ever before in our history.

How much shall you want, and shall we ship by express?

On the receipt of your letter of September 2, we are writing our factory again today, urging them to do all in their power to ship at an earlier date than September 28. We hardly believe they can better this promise, but if we receive any information of importance we will let you know.

We regret that owing to an unavoidable delay in the execution of your order for stationery it was impossible for us to deliver it on the date promised.

We expect, however, to have the order in your hands in a few days and trust the delay will not inconvenience you.

Your letter of January 6 has been referred to the manager of our lamp section, who tells us that the lamp was forwarded to your residence yesterday.

If upon receipt of this letter the shade has not reached you, please let us know and we will give the matter our immediate attention.

We regret that it will be impossible to have your toilet set marked as promised. Marking orders were placed in such quantities before yours was received that the work cannot be executed before December 28.

We are, therefore, holding the set for your further instructions and hope that this will not cause any disappointment.

Delay in transit:

We received your note of June 30 in regard to the

case of cannon crackers No. 763 on invoice No. 6141899.

We think it probable that part of the shipment has gone astray in transit and wish to ask you how many boxes you received. Our B-L calls for 30 in all, including 4 bales and 16 boxes of fireworks.

If you got less than the 30 pieces, please have your freight agent mark your freight bill showing the shortage; then send the marked freight bill to us and we will file claim in your behalf against the railway.

We are very sorry to hear that our invoice of goods of June 21 has not yet reached you.

On investigation, we find that all the shipment, with the exception of one barrel of crockery which was delayed a few days in Chicago, left Chicago on the 24th.

In accordance with your request we are notifying our shipping department to route all your future freight shipments by way of Cincinnati.

If this shipment does not reach you complete in a short time, please notify us, and we will take up the matter with the railroad company.

The merchandise shipped to you January 2 was unfortunately directed to 225 Kinzie Avenue, and the parcel is now being held by the American Express Company unclaimed.

We have forwarded instructions to rectify the error and every effort will be made to have the parcel in your possession without delay. Should the shipment fail to arrive, please refer the enclosure to your local agent, and have him fill in the printed form on the reverse side. Then sign it yourself and return it to us, when the matter will be placed in a channel for adjustment.

Damage:

We are in receipt of the damaged No. 9105 clock which you returned, and have forwarded a new Clock, which was charged to your account.

Please mail us a freight bill properly noted, showing that the Clock which you returned was received in a damaged condition, so that the cost of repairs can be collected from the transportation company and the proper credit placed to your account.

We are today ordering from the factory
one only complete mirror and frame for
No. 12727 Dresser
As soon as the repairs are received we will forward them to you and instruct our driver to accept the defective mirror and frame in exchange.

In response to your card of July 1 we enclose as requested the original B-L covering our shipment of June 27, invoice No. 623670.

We trust you will have no trouble in settling your claim with the railway.

Mr. Seidel informs us that the marble slab on the Cash Register which you purchased from us on June 28 was received broken.

If you will mention
one only marble slab for No. 6841 Cash Register
on your next order, and enclose this letter, we will gladly send you one without charge.

We received your note of July 2 in regard to the bicycle on your bill of June 29.

Please have a new rim put on the wheel and send us your bill for the extra expense, which we shall be glad to allow.

We received your letter of July 2 in regard to the butter scotch wafers on your bill of May 20.

If you will return the melted candy to us at our expense, we will give your account credit for it.

We received your letter of July 1 in regard to the damaged go-cart. We are very sorry indeed that the

cart was damaged, evidently through improper crating, so that there does not seem to be any redress against the railway.

We shall be glad to make a reasonable allowance to cover the cost of repairs, or if you do not think the cart can be repaired, you may return it to us at our expense and we will give your account credit for it

We will send you a new one in exchange if you desire.

We thank you for your remittance of $8.00 of June 29. We are sorry to learn that the syrup was in bad condition when you received it.

Please see your freight agent and have him mark your freight bill showing the damage, then send the marked freight bill to us, and we will file claim in your behalf against the railway.

We thank you for your remittance of $122.43 of June 29.

In regard to the damage of the mattress we would like to ask if you have already filed claim in your own behalf. If so, we trust you will have no trouble in settling with the railway.

If you desire we shall be glad to enter claim for you, and in that case we would ask that you notify us and cancel all proceedings in your own name.

If you wish us to duplicate the order for the mattress, please notify us.

Recently we had occasion to include in a shipment to one of our city customers one of your No. 127 dressers, oak finish. Our customer has informed us that the mirror frame was received broken, due to defectiveness in material, and that the mirror was also defective.

Please forward to us, using the enclosed shipping tag, another mirror and frame for the above mentioned

dresser, and mention our reference Y 6005 upon the invoice.

If you do not feel like replacing the defective parts without charge, you may render invoice in our behalf and we will return the defective mirror and frame to your factory.

We shall be glad of your immediate attention to this.

Mr. Jones has called attention to your letters regarding the non-adjustment of breakage claims on crockery and two go-carts which are to be returned.

On investigation we find that on March 18 Mr. Jones informed us that 21 pieces in No. E 1107 Crockery Assortment and 1 piece No. R 2772, 1 plate R 759 were broken in shipment No. 224682. We wrote you on March 18 stating that the reference given us was incorrect and we were therefore unable to locate our records, requesting that you return the invoice or tell us the correct number of the invoice. Apparently up to the present time this matter has not received your attention, and until we receive the necessary information it will be impossible for us to make adjustment.

Our records also indicate that two go-carts billed on invoice No. 311265 were called for by one of our drivers but for some reason he did not accept them, possibly because you did not have the carts properly packed. We are, however, issuing orders to have our driver call. Then upon receipt of the carts your account will be properly credited.

Defect:

We are very much surprised and very sorry to learn from your letter of February 30 that the Star Cider shipped to you is not satisfactory. Please return the cask to us by freight at once and let us know on the enclosed postal if we may have the pleasure of shipping you another cask on the same basis as the first.

We don't want you to think ours is bad cider. Perhaps the trouble is that, as you probably know, being early cider, it has not the body that late November or December cider has. Last year we turned out over 2400 packages and had very few complaints of any sort. Yesterday we delivered some to two of our city customers who were so enthusiastic over it that they called us up over the 'phone and told us it was the finest cider they had ever had in their store. We have examined every lot received and found it all right.

So try some of the later cider this time; we can ship it at once.

Mr. Osborn, who called on you a few days ago, has reported to us that you found a number of pieces of enameled ware and galvanized sprinkler to the amount of $1.69 imperfect and practically worthless.

We have credited your account $1.69 to cover the loss as reported by Mr. Osborn and we enclose our memorandum for this amount, which you may deduct from your next remittance.

You need not return the damaged pieces, as they would not be worth return charges.

We received your letter of June 28 in regard to the tent on your bill of May 13. We are sorry you find any trouble with this tent.

If you find it unsalable you may return it to us and we will give your account credit for it as soon as we receive it, but if you can dispose of it at a reduction we would be willing to make a reasonable allowance to cover the fault in manufacture.

Shortage:

We shall be glad to furnish without charge the parts of the No. 524 Furnace which you report missing in your letter of January 13.

Please send to us at once mounters or inspection

card which was packed with this furnace so that we may investigate this shortage at the factory.

We have received your letter of March 22 and shall do all in our power to help you straighten out the shortage you report.

There is apparently an error somewhere, as you report short one bundle of Hay Forks on the invoice of March 11, while our original bill of lading calls for four bundles of three doz. Hay Forks, the same number as that called for in your expense bill. We do not see just where the shortage comes. A copy of our original bill of lading is enclosed. Please take it up with the railroad company.

If this doesn't straighten things out, let us know if we can be of any assistance.

We have received your letter of May 7 reporting shortage on our invoice of April 19:

½ doz. 3-8 in. G. G. Chisels

So far we have not been able to discover why these did not reach you with the rest of the shipment. Our records on each show that they were carefully checked and rechecked, counted and recounted, and shipped, a system so exact that it usually prevents any errors.

We shall therefore await your confirmation of this shortage and ask you as a favor in the meantime to make another investigation to insure that these goods have not been placed in stock or applied to an order without the knowledge of the person who checked up the invoice. Mistakes will, of course, occur at both ends of the line, and we shall be very glad to allow your claim if the items do not turn up.

We regret to learn from your letter of May 2 that shortage occurred on Invoice No. 624532 covering your initial order to us.

Enclosed you will find our credit memorandum for $1.46, covering invoice price of the two missing suits. Please inform us what reduction in price would enable you to dispose of the one incomplete suit. Upon receipt of your reply we shall be glad to make the adjustment.

We are sorry to hear in your letter of October 1 that the cremone bolt was not received with the shipment of your order No. 90667, invoice of September 17.

We are writing our factory headquarters asking them to follow this shipment by tracer and to inform us when delivery is made at destination.

This bolt no doubt was packed in a case separate from the rest of the goods and it is just possible that it was lost in transit. Our records show that in this shipment there were six cases in all, making a total of 664 lbs., four cases of which, consisting of 600 lbs., applied on order No. 90667. If your order was short this case, as you no doubt can tell from your bill of lading, we suggest that you take the matter up with the railroad company at your station that no delay may be caused in getting the goods through. If you locate this shipment, kindly inform us, so that we may drop further investigation.

We received your card of May 28 referring to our invoice of June 24, and are sorry that you find so many items missing.

In regard to the knives and forks No. 1882, please tell us exactly how many knives and forks you received, as we think there might be some misunderstanding on your part as to what really constitutes a set.

As soon as we hear from you we will give your account credit to cover whatever shortage you find to exist.

Goods over:

We wish to thank you for your letter of July 7 informing us of our mistake in our shipment under invoice of June 23. We find upon investigation that we did not ship you the three rolls of 24 in. x 1 in. Poultry Netting which were charged against you on this invoice.

This was an oversight for which we apologize. We were entirely out of this size Netting when your order came in, but through mistake checked up the item on the invoice and made the charge.

We enclose credit memorandum to cover the three rolls, for, although your letter states you were short two rolls, our records indicate that we did not send you any of this size, though we charged you for three.

You also inform us that you were unable to find ½ dozen 12-22 in. Panel Saw charged you on invoice of June 23. Here our records indicate that the saw was properly gotten out by the order clerk, called, checked, and rechecked by the callers and checkers, and included with your other goods. Will you not, therefore, investigate again on the chance that the saw has been misplaced or perhaps sold before being properly checked on your invoice?

If you are still unable to find the saw please write us again. I enclose a stamped envelope for your convenience.

Thank you very much for the favor done us in your letter of May 6 telling us that you will keep the ½ doz. Drill Bits sent May 2 with invoice No. 9427. At your request we are enclosing an invoice for them.

We appreciate also your calling our attention to the mistake in shipment. Our checking system is as nearly perfect as we can devise, and when an error is made we trace it down and do our utmost to prevent its repetition. Accordingly, we shall try not to give you

cause to notify us of this difficulty in your future orders.

We shall try to reciprocate your kindness.

Upon checking the merchandise billed on your invoice of December 28, we find that you shipped us one covered dish in Pattern No. 998, at seventy cents, for which you did not charge us.

Please send an additional invoice for this.

We received your letter of March 30 in regard to the chinaware assortment in our shipment of the 27th. We are glad you found the assortment generally satisfactory with the exception of the 6 articles of which you received one dozen each instead of 12 articles of ½ dozen each.

If this causes you any loss we shall be glad to make a reasonable allowance to cover the difference in value on these particular pieces.

In regard to the mustard spoons, may we explain that no mustard spoons are furnished with the mustard pots, but the spoons are listed separately.

In accordance with your request we are notifying our bookkeeper to send you a statement of your account.

Thank you for your patronage; we shall await your further commands.

Refusal:

We have received our invoice returned for Raisins shipped February 1 amounting to $68.40, and your letter informing us that you are overstocked.

We are sorry to say we cannot accept the goods for the reason you give. The order was taken in good faith by Mr. Waters on December 6 for shipment February 3. We are willing to do all we can, and Mr. Waters writes that he has disposed of five cases for

you; you will see from the enclosed credit voucher that $17.10 has been placed to your credit.

We shall have to ask that you send us a remittance for the remainder of the bill, $51.30.

We are today in receipt of information from the Chicago, Burlington & Quincy Ry. Co., to the effect that our shipment of goods invoiced to you under date of June 1—Invoice No. 992640—is at destination refused by you.

We are unable to account for this, as we do not find any correspondence in our files stating why this shipment is not acceptable. The Railroad Company has requested us to furnish disposition of this shipment, and we would like to have you write and inform us, therefore, why you object to receiving it.

We accepted your order for these goods in good faith, and expected, of course, that you would take care of the shipment immediately upon its arrival at the destination. If it is in good condition, we would suggest that you do so immediately upon receipt of this letter, and any grievance that you may have can be adjusted later.

In the meantime, storage charges are rapidly accumulating, and it is important that you accept the shipment and remove the goods from the depot at the earliest possible moment. If the shipment is in such condition that you cannot accept it, kindly give us full particulars, so that we may instruct the Railroad Company accordingly.

We are notified by the agent of the American Express Company that he has on hand at Madison a package addressed to you which we shipped on June 13.

We would suggest that you call at the office and accept the shipment, as the agent is pressing us for disposition.

Chapter X

Credit Letters*

149. Purpose of credit. Almost all the business of the United States is done on credit. Of all goods sold only a small percentage is paid for on delivery.

The advantage of credit is that it increases the volume of business done. Suppose a merchant whose net worth and personal integrity are sufficient to guarantee the payment of his bills, receives from a house a shipment of shirts worth $66, for which he must pay in thirty days. He sells the whole amount in fifteen days for $100 and orders $100 worth of shirts, which he sells in fifteen days for $150. At the end of thirty days he has done $250 worth of business without being obliged to pay any cash whatever; and his actual indebtedness is as yet only $66. As a whole, the volume of business transacted in the United States is very greatly in excess of the amount of capital in circulation.

150. Relation of credits to collections. In order to keep credit sound through the country, care must be taken to allow its privileges only to people who can pay, and to follow them closely to make sure that they do pay regularly. Otherwise the whole system will be stopped by a breakdown at one place in the line from producer to customer. The first is a matter of credit, the second a matter of collection.

The two subjects are so closely related that they over-

*For more detailed discussion, see Blanton's "Credit, Its Principles and Practice" ($2).

lap, and should do so. Ideally, the same department or the same man should look after both; and in any case the relations between the members of a firm who attend to credits and those who attend to collections should be the closest possible, so that they can share each other's knowledge of their customers and follow identical policies.

151. Credit letters in the retail trade. Retail houses make less use of credit letters than do wholesale houses, since they can usually establish credit relations during a personal conversation with the applicant for credit. But in large retail establishments like metropolitan department stores, application for credit may be made more formally, and granted by letter after an investigation. Since the hold on the retail customer is slight and the amount of his purchases comparatively small, a letter granting him credit cannot lay particular stress on the credit side of the transaction, but should spend its efforts in giving a hearty welcome and in making a sales appeal. An example is the last letter in 116. (See also 163.)

152. Duties of manager of wholesale credits. In a wholesale house the first duty of the manager of the credit department, or the "credit man" as he is usually styled, is to investigate the standing of his customer by every means known to him, so as to decide how large a "line of credit" the firm may extend to him and what "terms" can be offered. That is, he first finds out what is the customer's amount of ready capital, or the value of his invested capital that could be realized if a forced

sale were necessary; what is his personal character and integrity; and what is his personal ability and his opportunity for doing a successful business in his particular location. "Character, capital, and capacity," are the heads under which the objects of the credit man's investigation are often put. On the basis of the investigation, he next decides how many dollars' worth of goods the customer will probably sell in a season and how much, accordingly, the firm can safely let him have on credit. He must also decide whether to require part payment on the arrival of the goods, and whether to require full payment in thirty days, or in sixty days, or at the end of some other limit of time; letting his judgment rest in part on the kind of goods he is selling, the size of the order, or the financial position of his own firm.

153. **Outside sources of information.** The credit man can usually find the net worth of his customer stated in the reports of the commercial agencies, Dun's or Bradstreet's. From banks or from reputable business men in the customer's locality, he can find out the customer's reputation for character and capacity; he can also write to other wholesalers from whom the customer has bought or by whom he has been interviewed. He can often get valuable data from his own traveling salesmen. But sometimes the customer is not rated in the reports, or his report may not be recent enough to serve as an intelligent basis for credit extension.

154. **Information from the customer direct.** For this reason most good credit men send to customers ap-

plying for credit a form called a property statement, with blank spaces to be filled, indicating all the details of the applicant's financial situation. Such a statement needs to be made afresh once or twice a year.

Besides this financial information, a personal interview with the applicant or a detailed letter, from which "character and capacity" can be estimated, are necessary if credit is to be granted with real intelligence.

155. Effect on the customer. The customer, when approached directly for information leading to the establishment of his own credit terms, is more likely to feel that the decision of the house to which he has applied is founded on reasons that he can understand, not dictated by an arbitrary policy. Nobody enjoys obeying arbitrary rules; on the other hand, most men are willing to abide by rules if they have had a hand in their making.

156. Opportunity for credit education. With the opening of credit relations, there begins the opportunity of the credit man to educate his customers into an intelligent understanding of credit problems and into a serious-minded attitude toward their own credit standing. Educational campaigns are common in the sales field, and an increasing number of credit men are realizing that the constant flow of letters from their departments can be made to carry to their customers a volume of sound education in credits, *before* the customers become delinquent. The ounce of prevention that is worth a pound of cure is the freight carried by these letters. Whatever is said before the customer becomes delinquent

will not seem to have an unpleasant personal application, but to come simply as sound advice from an experienced friend. The tone of such remarks, moreover, should be that of one who takes a friend into his confidence and shows him, as a matter of general and impersonal interest, the workings of the world of finance in which he lives. The more a credit man develops the habit of distributing such advice, and the more he becomes known as one who preaches credit in season and out of season, the less likely is it that his sermons will give offense.

157. **Material for credit education.** The fund of information on which the credit man draws for this purpose is as large as the subject of credit; but the plain essentials are what he uses most. For example, he educates his customers to understand how seriously the granting of credit should be regarded, how complex the whole system of credit is, and how necessary is regular payment. He shows him the fatal error of overstocking, how a merchant in over-confidence buys more goods than he can sell; and so, though he is making a good profit on what he does sell, he cannot get enough cash to pay his bills and is forced into bankruptcy. He counsels him wisely and like a friend, so that the customer comes to him with his financial troubles, whether they relate to his purchases from the wholesaler or to his collections from his own customers. He urges him to discount his bills.

158. **Discount.** Discount on bills is the percentage of the total amount granted by the creditor for prompt

payment. A firm may be able to offer 2 per cent off for payment in ten days, requiring the full amount at the end of thirty days. A merchant who "turns" a stock once every two months and discounts his bills each time, has earned 12 per cent on his money in the year above his regular profit. No merchant can afford to lose this chance to discount.

159. **Advice about buying.** Besides using the friendly process of education just referred to, the credit man can help his customers with advice about when, how, and what to buy. His knowledge of trade conditions, of prices and goods, of local or widespread fluctuation in demand, of seasonal conditions, and of other factors that influence buying, is naturally greater than that of any retailer; and if he makes it a custom to let his patrons share knowledge that will be of value to them, he establishes more enduring and cordial relations. The sales departments of well-managed houses furnish extensive helps to customers; many credit departments are approaching their own problems in the same spirit.

160. **Emphasis on identity of interests.** Whether he is giving information about credits or about buying, the credit man lays emphasis always on one point: that the interests of his customers and of his own firm are identical; that they stand or fall together, and that every action he takes is just as beneficial to the customer as it is to him. The prosperity of his house depends on the ability of its customers to dispose of large amounts of goods, and to make a good profit on them so

that they can afford to buy more; accordingly, it is to his interest to give as good terms as he can. If on the other hand he refuses a merchant credit or cuts down the size of his order, it is to save the merchant from financial embarrassment—embarrassment which will injure the wholesaler, it is true, but which may absolutely ruin the merchant.

161. Effect upon collections. The force of this determined, intelligent friendliness in preventing bad debts and in aiding collections is enormous. Ideally, if a credit man were all-wise he would have no bad debts, because he would never let a good customer assume too heavy obligations, and he would avoid dealing with the man who is poor pay. But practically, being human, he cannot know just what credit to allow at all times; and so in this, as in other human situations, after wisdom and foresight have made the best plans possible, friendship must be called in to help out when the plans break down. Even the most wise and careful credit man will find that he has trusted some customers too much, so that they are delinquent; or too little, so that they are unfriendly. A hearty, disinterested, man-to-man understanding is the best prevention and solution for credit difficulties.

162. Summary of credit education. The chief points which a credit man can make when educating and advising his customers may be summarized as follows:

(a) Extending credit is an important and serious matter.

(b) Our interests in maintaining sound credits are identical.

(c) When in trouble, talk your condition over with the credit manager, and trust to his knowledge and good will.

(d) The house can give you help—

(1) In showing what is a right proportion between assets and liabilities.

(2) In showing what amount of buying will fit this proportion.

(3) In advising you about market conditions that should affect buying.

(4) In helping you out of difficult situations.

163. Credit education in the retail trade. Although the subject of credit cannot be discussed with retail customers so frankly as with business houses, still occasionally the retail field affords a chance for credit education. It can sometimes be effected by a courteous word or two at the beginning of relations, mentioning the need of close collections in a retail business where accounts are small and competition is severe, so that in order to keep prices low and give good service, every possible item of expense must be kept down. If such a discussion is to avoid giving offense it must be most tactful and impersonal, and must be conducted with reference to universal business conditions. Rightly handled by a wise store manager, a talk like this can be made the means of giving a cordial welcome to the customer, of taking him into the manager's confidence, and

impressing him with the service the store can give. (See 116 and 151.) Or the monthly statements can bear a printed paragraph, likewise of general nature, throwing emphasis on service and the desirability of having customers co-operate to that end. By the united effort of retailers in a community much can be effected toward raising credit standards.

A mail-order firm sending its goods on approval can emphasize, by means of its correspondence or its catalog, the safety of trusting the kind of people it deals with. In this fashion the firm creates trustworthiness by placing trust, and calls forth the characteristics it desires to find. Such an appeal by suggestion to the honor of the public can be presented constantly, but it should employ great variety of form and should never be made very strong or open. A house organ or trade paper can contain articles similarly designed to suggest to its readers that they should keep their credit conscience sensitive.

164. The tone of credit letters. Besides the matters already discussed, credit letters should observe the following requirements as to tone:

(a) They must be *dignified* and *definite* as well as friendly, for the credit department is the very heart of the business, and its integrity must be guarded more jealously than that of any other department. Their tone, though personal, must be always such as befits a man of responsibility and conservative character, for superficial cleverness and eccentricity are not desirable qualities in a financier.

(b) They must also be elaborately *careful not to of-*

fend unless sharp treatment is imperatively needed. A customer's financial honor is the most sensitive part of his business anatomy. He must be treated as a friend of the house until he has acted in such a way as to break off friendly relations. The careless employment of a tactless phrase may spoil the whole effect of a letter. "We are sorry you have taken offense"; "We regret that you are offended"; "We do not doubt your honesty"; these and similarly bungling phrases are capital errors in a credit letter, especially since it is easy to say instead, "We regret that you have misinterpreted our attitude"; "We do not doubt your good intention"; or to use some other phrase that does not suggest the possibility of wrongdoing in the man you are writing to.

(c) They must adopt a policy of *frankness* in discussing important credit matters, and of *regularity* in insisting upon attention to requirements such as filling out property statements, giving personal information, and adhering to the terms and the amount of credit established by the house. Such a policy, if maintained from the beginning, will not give offense. It implies, "We are good friends; our interests are absolutely identical; there is no reason why we should not talk things over in the open. We do not want to run your business for you; we want only to put our services frankly at your disposal." The experience of the best business houses shows that frankness and regularity are the methods which give least offense, even to over-sensitive customers.

165. Granting credit. A letter granting credit

should take advantage of the opportunity to begin the education of the customer, showing him that the firm considers this an important occasion as well as a pleasant one.

An inferior letter:

> Your order of April 10, of which we enclose a duplicate, will be handled under our number 8952, and will go forward as you request in a few days.
>
> Although you said nothing about terms, we suppose that you wish to open an account and we extend you our usual terms of 2-10, net 30.

A better letter:

> Thank you for your order of April 10 which Mr. Pierce has just sent me. We shall undoubtedly ship it as you request in a few days.
>
> We welcome new customers to dealings with our firm, and assure them of our desire to serve them in every way that the merit of our goods and our position and experience make possible. Mr. Pierce speaks of you and your business in such a way as to leave no doubt in our minds that our relations will be the most pleasant, and the reports from the agencies also indicate that you are fortunate in your standing. You are no doubt familiar with such blanks as the enclosed, and with the policy, which we maintain for the sake of our customers not less than ourselves, of going direct to the customer for more detailed information about his business than the agencies can give.
>
> I look forward to pleasant personal relations in the future.

In a case where information shows the merchant to be of a type likely to disregard the property statement, or where he has actually objected to it, such a paragraph

as the following could be inserted before the last sentence of the foregoing letter.

> Our long experience has taught us that we are best able to help our friends by putting at their service our knowledge of trade conditions, of prices and seasons and goods, and we are in the habit of discussing frankly any matter that concerns our mutual interest. And let us say that by just so much as the present information we ask is more specific than that furnished by the agencies, by that much we hope to make our service to you personal and intelligent.

166. Refusing credit. "To refuse credit and still make a friend" has passed into a proverb for difficulty. But the reliance of the credit man who must refuse credit, is on his ability to show his thorough personal interest in his customer's financial condition, and the service which his firm can give through the quality of its goods, its prices, and the helps offered by its sales department. He can bring either or both of these strongly into his letters, burying in an unemphatic position the unpleasant part of his communication. Of course, if the applicant for credit is discovered to have a bad financial reputation, so that the house does not wish to have anything to do with him, the credit manager need only write a courteous refusal. But the applicant is much more likely to be one whose affairs may improve, so that if his orders can be secured and he can be watched for a while he may eventually be allowed a line of credit; or he may be considered good for a small amount of credit, which is offered him with the suggestion that later it may be enlarged.

167. Salesmanship in extending credit. In any case the task of the writer of credit letters is much like that of the writer of sales letters. He has certain values to offer, ranging all the way from the services of his company and their goods at C. O. D. terms, to this service and these goods plus an extension of credit for thousands of dollars at terms of thirty days or more. These values he must set in the best light possible. If he confines his efforts to the forming of judgments and expressing them in a flat "Yes" or "No," he will lose numberless opportunities of securing business, and of allying with his house merchants who are now struggling but who in the future may be strong. He has the opportunity even of offering credit as an inducement to a merchant to buy more largely. Thus, while his industry and resource in investigating an applicant, and his keen and comprehensive judgment of human nature and business conditions, are qualities essential to his position, the ability to write the skilful, cordial, tactful letters which gain his ends and make friends while doing it, is a valuable asset in addition.

In a very real sense, then, every letter from the credit department can be a sales letter, although its salesmanship must be much more conservative in tone than that of a letter from the sales department. The real difficulty with many credit men is that instead of *selling* credit, treating it as a valuable and important commodity, they *give* it away too eagerly, weakening the whole credit situation and making credit, as one credit manager has very aptly said, "the cheapest thing in the market."

168. Credit letters, classified.

Refusing credit to a merchant who has character and capacity: (Note the frank, friendly attitude, and the educational material.)

The information which you mailed me on April 27 has come to my desk; thank you for the promptness and fullness of your answer.

Evidently your resources bear a dangerous proportion to your liabilities, since you are, as you frankly state, somewhat undercapitalized. We appreciate that you are just beginning business, and that your favorable location and the other circumstances in your favor make it probably only a question of a short time before you will be well established. But in the meantime we should be doing you an injustice if we did not point out frankly the dangers of such a position. If your sales materialize as you have reason to expect they will, you will be safe; but if a bad season should intervene, you would be seriously involved. Since you have not the experience of previous sales to guide you in your estimate of your needs for the present season, your only guide must be the amount you can stand to lose, making proper allowances. Evidently in the present case this is decidedly small.

If you can secure an addition to your present capital, say of $1,500, we shall be glad to let the order stand, though we should advise cutting down the item of overcoats to one-half its size for present shipment, reserving the remainder, if you wish, for a later date in case your locality uses less of these goods than your order estimates.

In the meantime it is a pleasure to indorse your position of co-operating fully with the house with which you deal, and to assure you that we shall be glad to give you all the help, in advice as well as in terms, which we consistently can.

Refusing credit to a merchant of decidedly insecure standing: (Note the tact with which the action is laid at the door of the commercial agencies.)

We thank you for your courteous letter enclosing an order to be shipped on open account. Our soliciting orders through catalogs causes us to experience considerable difficulty in obtaining needed information, so that consequently in very many cases we are obliged to depend largely upon commercial agencies for a credit basis, even though we are unable to guarantee their correctness.

In the present instance we are very sorry to find the mercantile report somewhat unfavorable, so that until we can become better posted we cannot, according to our conservative methods, offer you a line of credit. We therefore hope you may feel disposed to accept our cash terms for your immediate wants, and we believe a careful consideration of our circular offers will enable you to see your way clear to do this.

We think we can succeed in becoming better acquainted in this way, and we trust such an arrangement may prove temporarily satisfactory. We hope you will excuse the unavoidable delay in replying to your letter.

Refusing credit: (Three letters to the same firm. Note the salesmanship, especially that shown in the third paragraph of the third letter.)

It gives us pleasure to receive your letter of June 18 informing us that you are in the tailoring business and desire to put in a stock of furnishing goods. We are satisfied that our class of merchandise is what will be desired by your trade, but we take it from your letter that you are without capital and would expect us to put in your stock for you.

We regret that we are not in a position to do so, as

we are strictly a one-price house, only making shipments to merchants who have sufficient capital invested in their business to finance it properly. We would suggest your arranging to have somebody in partnership with you who would be able to contribute sufficient cash to swing the furnishing goods department.

We trust you will see your way clear to make some arrangements to put in a stock of furnishing goods.

We have before us your letter of June 21 which is in reply to ours of the 20th.

Before answering your inquiry regarding whether or not we are in position to extend you credit this season, we should be fully advised regarding your affairs. We are satisfied regarding your character, good intentions, etc., but we desire information pertaining to your financial condition.

This information upon the blank we enclose will be appreciated.

We thank you very much for the frank statement of your affairs and regret if it has taken any of your time in getting it up.

We also regret sincerely that after looking it over and giving the matter our very serious consideration we cannot see our way clear to extend any credit; in fact, we would advise you very strongly against putting in a line of furnishing goods until you had more cash capital with which to do it. We think it would be hazardous, and you are doing so well you ought not to do anything to hurt your present business.

Furnishing goods would without question add to your sales and profits, but you cannot get the right lines unless you have sufficient capital to pay for them when due. You may get plenty of houses whose lines you would not carry, to extend you credit, but we think it would be much better for you to go ahead an-

other year, when you would no doubt be able to accumulate sufficient capital to justify you in starting in on a small scale, which you could very easily do.

We regret our inability to meet your wishes; we should be very glad to do so if we could consistently.

Credit refused on account of a chattel mortgage: (Instead of a simple refusal, alternative suggestions are skilfully made.)

We have received and thank you for the order recently given to Mr. Daly, which will have prompt attention immediately upon receipt of your reply to this letter.

All authorities, including Mr. Daly, speak of you very highly in every way, and we have entire confidence in your personal qualifications and do not question it is your firm intention honorably to discharge your obligations. But there is a mortgage on your stock of goods which operates as a first lien in favor of the mortgagee and serves as a menace to other creditors. Our observation, covering an experience of over half a century, has been unfavorable to the extension of regular credit terms under such circumstances, and we want to ask if it will not be agreeable to you to accept our goods, until this mortgage has been discharged, with the understanding that each bill shall be paid promptly within ten days of the date of the invoice less the 2 per cent cash discount. Upon being advised that these terms are satisfactory we will promptly forward the goods.

If for any reason you find it impracticable to accept our shipments on this basis, we could arrange to give you sixty-day terms and liberal extensions when needed, if you will have our account guaranteed by some relative or friend whose financial responsibility is strong and above question. Should you decide to act upon this latter suggestion, the enclosed blank will be found well adapted to the purpose. You will notice

that the guarantor may limit his liability to whatever figures are inserted in the blank. Your signature as a witness to the guaranty would be proper.

If the guaranty is sent in, please give us all possible information as to the address, occupation, financial responsibility, banking references, etc., of the guarantor.

We trust this slight delay will cause you no inconvenience, and we await your response.

Credit refused to an old customer: (Customer's own property statement shows a deteriorating financial condition. Note the frankness and friendliness shown.)

Thank you for your financial statement of January 20. Under the laws of your State, so much of the value of the homestead listed would be exempt, that it can hardly be regarded as a basis for credit to your firm. Leaving it out of consideration, your assets appear to amount to $....., against which there are liabilities aggregating $....., the net surplus being $.....

Your report of . . . . showed an indebtedness of $..... against a business investment of $....., leaving a net worth of $..... The residence was not included in this calculation. The report of . . . . showed business assets $....., liabilities $....., net worth $.... The report of . . . . showed business assets $....., liabilities $....., net worth $.....

A comparison of the figures just received with those submitted in the earlier reports indicates a decided retrogression in your financial affairs. Not only does your surplus seem to be smaller, but your liabilities are very much heavier in proportion to your resources. In fact, it seems to us that your present indebtedness is dangerously large as compared with your business assets, so that we are forced to the conclusion that you are rapidly drifting in the wrong direction, and that

unless some radical changes are wrought in your financial and business policies, you cannot in the end avoid serious embarrassment.

Being fearful of giving offense, we have hesitated thus frankly to express our apprehensions to you, but you have been patronizing us for some time and we earnestly desire your success, so that at the risk of being criticized for offering gratuitous advice, we are giving you the benefit of our observation and experience in such matters. We trust you will take these suggestions in good part and weigh them carefully.

Until there has been a marked reduction in the amount of your indebtedness, we cannot, we regret to say, continue to solicit your orders on the regulation credit terms. We shall hope, however, to hear soon that you have succeeded in bringing about such improvements in your financial matters as to relieve you from all danger of embarrassment.

We shall be glad to give you service in any way which lies open to us.

Order held up pending credit investigation: (The smallness of the order made necessary only a general inquiry.)

You have been kind enough to favor us with an order which we shall endeavor to handle in such a manner as to merit your approval and be the means of further extending our business relations.

We believe we have as yet no definite understanding concerning the opening of an account, but we assure you that in every businesslike way haste will be urged toward this end so that your order may be cared for as soon as possible.

Order held up pending credit investigation: (The customer has been dealing on terms of cash with the order, but now has sent in an order without a remittance, evidently desiring credit.)

Thank you very much for your order of March 8, which we have just received. On referring to your account we notice that while your past transactions have been very satisfactory to us, yet it has been your custom to accompany each order with a remittance. Indeed, there is now standing to your credit a balance of $425. We are not, however, fully advised as to your credit standing.

The rules of all responsible wholesale houses require that some information be given before they can offer time; this can generally be obtained most speedily from references. If you will be kind enough to name for us your bank or wholesale houses, we will make the necessary inquiries as quickly as possible.

We believe the results will be satisfactory, and regret only the unavoidable delay to your order. We await your instructions.

Order from C. O. D. customer: (Order held up until terms are complied with. Note the courtesy and the careful explanation, even in dealing with a customer of low financial standing.)

We appreciate the order you were kind enough to send us, which we hope to be able to fill and ship in accordance with your wishes.

However, as you have overlooked or misunderstood one requirement of our printed terms, we feel obliged respectfully to call your attention to it.

In doing a very large C. O. D. business, very frequently with customers of whose financial affairs we have not been advised, we have found it necessary to ask an advance payment with each C. O. D. shipment of enough merely to cover the freight or express charges and insure delivery. This sum together with the regular discount we deduct from the amount of the invoice, and the balance only is collected through your nearest bank upon arrival at your station.

We believe if you will consider the position in which we are placed, you will comply with our request, and we assure you that your order will receive every possible care and attention.

Credit offered as inducement to larger purchases: (Note that this letter is to a customer who has not applied for credit, and whose standing is so good that a definite limit is not as yet placed upon the size of his orders.)

We acknowledge with pleasure the receipt of your recent cash order, for which we are indeed most grateful. But we don't want you to think that we are not willing to offer you the advantages of an open account in reasonable amounts.

You may, of course, prefer to deal with us on a cash basis; nevertheless, we have noted your account for our regular terms and shall be pleased to have you avail yourself of it. It will be our aim to interest you more extensively in a line of merchandise which, from the standpoint of convenience in ordering, ready sale, and handsome profits, should appeal to you strongly.

If there is anything further we can do to promote our mutual interests, please take us into your confidence and favor us with a personal communication. We promise our best efforts for your future orders.

Credit offered as inducement to larger purchases: (In this case the customer's standing is not so good, and only a small amount of credit is granted. Emphasis is laid on the offer—not on the amount.)

We acknowledge with pleasure the receipt of your recent cash order for which we wish to express our full appreciation.

It occurs to us, however, that in order to facilitate our future transactions, you might wish to avail yourself of the advantages of an open account, and we accordingly take pleasure in saying that your future or-

ders within a limitation of say . . . . dollars, will be filled on our regular terms of forty days.

It is our earnest hope that your business and our acquaintance will grow to such an extent that ultimately it will be our privilege to take up the matter again and modify that line to meet your increasing requirements.

Of this rest assured: The Parsons Company will omit no fair means for the promotion of your interests and the cementing of our friendly relations.

Please accept our best wishes for your continued success.

(For an illustration of the offer of a larger line of credit as an inducement, sent to a distant retailer of good standing, see 57.)

Insisting on regularity in not exceeding the amount of credit allowed: (In these four letters to the same firm, observe their frankness, definiteness, and courtesy; observe that while essentially the same attitude is maintained in all, the insistence becomes more positive and the tone more cold as the series advances, until in the fourth letter the credit manager has won all his points and returns to an attitude of complete cordiality. These are not only good credit letters, but also represent the most successful type of collection letters.)

We are taking up the shipment of fall goods, and as we desire to keep in touch with you and your affairs we would like to have you send us, if you will, a memorandum showing the total amount of your purchases for fall.

While the addition of recent capital will, of course, be of material assistance, and while we recognize that you must order more liberally in advance, in view of your distance from this market, at the same time we hope that you will not make the mistake that is so fre-

quent among merchants of ordering too largely in advance. Then, if conditions are not as favorable as you anticipate you will not be overstocked at the end of the season with a consequent too large indebtedness.

We believe a liberal purchase for fall would be not to exceed 50 per cent of what you have full reason to feel will be your sales for the fall and winter season; for instance, if you expected to do $10,000, on which you would look for a profit of $4,000, the goods sold during the entire fall and winter season would cost you $6,000. It would seem to us that at the most an advance purchase of $3,000 would be as much as you would be justified in making.

We thank you for this information and wish you every success in the future.

We acknowledge with thanks your letter of August 3. One or two inquiries about you have come in from our neighbors, which we have been pleased to answer; we feel there is a most favorable disposition toward you, evidenced not only because of your character and the feeling on the part of all that you are willing to work hard and be economical, but also because of your willingness to give information freely and frankly in regard to your affairs. It is a pleasure to indorse your position in this respect.

Now, in regard to the shipment of fall goods: while we should like to start shipment when you will need the goods, at the same time we feel that our existing past-due account should be, if not entirely paid, at least very materially reduced before we are expected to ship. We are, as you will note by our recent letters, quite concerned as to whether you have not bought more in advance for fall than you should, but as we understand that you have arranged for these goods in different shipments and can, if necessary, cancel the later shipments, we see that you have a chance of re-

covery if you find that the orders placed are in excess of what you will need.

We hope that you will be able to give us a payment to apply on our past-due account, and outline some definite plan for weekly payments to apply on the balance, so that the entire amount or practically all of it may be taken up before you are in need of fall goods.

Let us assure you of our desire to co-operate with you in every way we consistently can.

After we had O K'd for shipment your fall orders amounting to about $1,075, we received yesterday your order for shirts from Mr. Taylor for immediate shipment, amounting to $650.

We regret that it is quite beyond our ability to extend a credit of this amount, making practically $1,700, as you are now owing us $1,092. That was the reason we wrote you as we did, asking you to put us in touch with the exact amount of your advance fall purchases and advising you to cut them down, showing you were not justified in buying too largely in advance, and that you should not anticipate your sales for more than four months at the most.

With your sales of $20,000 a year and your profits of approximately $5,000—they may be a little more than that—the goods you would sell in a year would cost you $15,000. Possibly your last six months will be the best and the goods you would sell would cost you $8,000; but this would be for the entire season from the 1st of September until about the 1st of March—six months—and $4,000 would in our judgment be very liberal advance purchases. You informed us that you had cut down your advance purchases to this amount and this included, of course, the amount purchased from us. We are now in receipt of this additional shirt order which, though we presume you need it, at the same time we are unable to forward, as we feel the

amount of credit we are already extending is very liberal and really more than we are justified in giving.

You are still owing us $108 upon an invoice of June 10, due July 10, and now two months past due.

We should be pleased to hold the order and to make any arrangements for its shipment that you suggest.

It was a pleasure to receive your letter of September 14, and again we thank you for the spirit shown in writing us. It is not that we lack confidence in either your ability or your honesty, but we feel that we are already extending a credit fully as large as we are justified in doing, taking all things into consideration.

In fact, there is no justification for the amount of credit we are extending you now on a business basis. It is only because we find you concentrating your business with a few houses and the right kind of houses, and because you show a willingness to abide by their judgment and give them information in regard to your affairs, that we have been willing to extend such an amount of credit; this amount we feel is very liberal.

We shall be pleased to receive the remittance to take up the bills past due, which we note you intend sending next week.

We shall be very glad to hear from you regarding shirts or any other goods you need at any time, and you may always expect careful and serious consideration on our part. We believe, however, that with the amount you have from us now and with orders from time to time supplementing your stocks, it ought to be possible for you to get along during the season.

Insisting on regularity: (Explaining a charge for interest on an over-due account.)

We take pleasure in explaining the matter you asked about on July 12.

The interest charge was made July 1, when the bills

of January 2, $340, and February 6, $926, were still unpaid.

When invoices are paid within a few days of their maturity, interest is not charged, but when settlement is so long delayed as in this instance, it is the invariable rule of our bookkeepers to add interest. Notice that under such circumstances "Interest will be charged" is printed in red ink on the back of all our invoices. It is also printed in large type on the front of our monthly statement blanks. It is seldom that customers object to these charges.

That you may not consider our position unreasonable, we should like to explain that we are constantly borrowing money to place ourselves in a position to accommodate our friends who need extensions and, of course, are compelled to pay interest on these loans. Many of our customers borrow money so that it may be possible for them to discount our bills, or to pay promptly at maturity. They of course pay interest to the bank. Our prices are based upon the assumption that bills will be paid in sixty days.

If notwithstanding the foregoing you still feel that no charge for interest should have been made, please let us know, and your account will be given proper credit. The item is too small to have any misunderstanding about, and we would rather waive our own views in such a matter than to permit you to feel dissatisfied.

Insisting on regularity: (A protest against taking a discou after the time allowed had expired.)

Accept our thanks for your recent remittance which reached us Jan. 20. The amount of this together with the cash discount deducted has been placed to your credit as covering the invoices of December 15, although it was very late at this time for the full discount on that bill.

In anticipation of like deductions on future invoices, we wish to remind you that when the full discount is desired, payment should be made within ten days of the date of the bill. A delay of a few days or even weeks in these settlements may seem a matter too small to mention, but we assure you that in the aggregate the irregular discounts daily deducted from the settlements we receive, or which would be deducted did we not protest, constitute a considerable sum.

The factories supplying us with goods require us to settle strictly within the ten-day limit when we take the discount, and it is our invariable practice to conform to their terms. It thus happens that perhaps three-fourths of the bills rendered against us are paid before we either see or have opportunity to inspect the goods. We trust you will not consider us unduly strict in asking you kindly to conform to our terms in your future discount settlements.

We trust we may receive your orders with increasing frequency throughout the remainder of the year.

Insisting on the property statement: (A letter to a customer who is often delinquent. Note that the unusually long paragraph is used to "bury" the sharp statements made in the fifth and the last sentences of that paragraph.)

We thank you for the order recently given to Mr. Oaks, and shall immediately forward the goods.

Nowadays it is the practice of nearly all merchants to submit at intervals of not exceeding a year, statements of their financial condition. Sometimes these reports are made through the mercantile agencies and sometimes direct to the wholesalers. So far as we can find you do not appear to have given this information to any one and therefore we lack the data upon which to form a positive opinion as to your financial condition. Mercantile authorities speak well of you in a general way and we believe you are entirely respon-

sible. If it had been your custom to pay your invoices promptly or to discount them, favorable information of that character would be a satisfactory basis for such credit as you may require of us; but when you so frequently permit our invoices to run beyond their maturity before settlement we feel that as a reasonable business proposition we are fairly entitled to a closer knowledge of the situation. If your financial affairs are in a creditable condition (as we believe them to be) you should not hesitate to take us into your confidence. Any report which you may submit to us will, if you so instruct, be held as strictly confidential and you will find that the better acquaintance between us thus brought about will be beneficial to yourselves as well as to us. It hardly requires argument to support the proposition that when a merchant frequently finds it inconvenient to pay at maturity, a frank disclosure of his financial condition, if his affairs are on a substantial basis, will result to his advantage.

If your merchandise has not recently been inventoried, your conservative estimate of its value will answer. Precise and complete figures of the indebtedness are desired, but your books will enable you very quickly to give the information requested in our letters of August 10 and August 20. We again ask if you will not kindly let us have at once the brief report suggested by the printed blank enclosed, and assure you your prompt and favorable consideration of this request will be much appreciated.

Our monthly statement of your valued account showing over-due items to the amount of $684 is enclosed. Kindly let us know your pleasure concerning them.

Please accept our best wishes for your continued prosperity.

(Reference to their unanswered past correspondence

could be made in the first paragraph, if the delinquency was more serious.)

Insisting on the property statement: (In this series of four letters, observe the unwearied, but unruffled pursuit of the reply desired; a fine example of the force of dignity and restraint. The reference in the fourth letter is to the customer's argument that the credit manager should merely refer to other firms from whom he had bought, without requiring a property statement from him.)

We are in receipt of the handsome order you kindly gave Mr. Marsh, and the goods are being prepared for August 15 shipment as directed.

Mr. Marsh informs us you will shortly open a new store and have $5,000 cash, and expect to put in a stock of about $10,000. We do not quite understand whether this $5,000 is all your own money or if part of it has been borrowed. We would appreciate your advising us regarding this matter, so that our account may be opened understandingly.

We presume Mr. Marsh explained our terms on an opening bill; namely, that we expect one-half cash in advance of shipment where sufficient information is furnished to make credit for the balance of the order. We therefore trust you will send a check for approximately $450 at your convenience, and of course on this amount we will allow an extra 1 per cent in lieu of terms and dating.

We thank you for your early reply, and wish you the greatest possible prosperity in your new venture.

We greatly regret to learn we do not seem to have received a reply to our letter of July 27, asking you for information regarding your affairs, as well as for a remittance of $450 to apply on the order recently placed with Mr. Marsh.

As he undoubtedly explained to you, our arrange-

ment on opening purchases is one-half cash in advance of shipment and a reasonable dating on the balance, where sufficient credit information is given to justify the extension of credit of such an amount. As yet, we do not seem to have any information regarding your affairs as a basis for credit, and therefore we trust you will write us promptly.

Thank you for your prompt reply.

We are in receipt of your letter of August 27, asking us to make shipment of your fall goods as soon as possible. We presume by this time our letter of August 27 has reached you, reminding you that our opening terms, as also explained in our letter of July 27, are one-half cash in advance of shipment where certain credit information is furnished to enable us to extend a credit of the balance of the order. We therefore trust you will send a prompt check as requested.

We, on our part, will promptly take up the matter of obtaining information from your references, but as this of course takes time, we would much prefer to have you yourselves advise us how much you have incorporated for; what part of this amount is paid in in cash; how much stock you expect to carry, and such other information as will enable us to open the account understandingly. As you yourselves must know these various matters better than any outside party, we feel you are the best ones to send correct information and will thank you for a prompt reply.

We wish you the greatest success in your new venture.

We are in receipt of your letter of September 4, which we regret to see does not contain a check nor any information as a basis for credit.

We have written you three letters, namely, on July 27, August 27, and September 5, explaining that on an opening bill our terms are one-half cash in advance of

shipment where sufficient information is given to justify a credit of the remainder of the order. You have given us no credit information whatever, and unless you do so we shall, of course, expect a remittance in advance to cover the amount of the entire order.

We presume the firms to whom you refer have shipped their first orders. In that case they would have no experience whatever with you, and as you yourselves must know more about your affairs than outside parties, we prefer to obtain this information direct. We trust you will, therefore, promptly comply with our previous suggestions, and send the information and half cash, or send cash to cover the entire amount of the order.

Thank you for your early reply.

(This brought the reply desired.)

Chapter XI

Collection Letters—Principles Involved*

169. Understand credits first. In order to understand how to write collection letters, a thorough study should be made of the foregoing chapter on credit letters. For the two subjects shade into each other; in spirit they should be practically identical, the second being only an extension of the principles of the first. If credit has been intelligently granted, and the house is in close touch with the financial situation of each customer, small as well as large, the task of collections will be at least half accomplished.

This is true for five reasons:

First, credit will have been extended only to presumably reliable customers, and they will have been warned carefully against getting under too heavy liabilities.

Second, the customer is less likely to become delinquent. He has been educated to regard credit as a serious topic and to give the first consideration always to his financial honor. The care shown in granting him credit and in keeping closely in touch with his condition will be rewarded, for he will be trained to think first of keeping his record clear with the house and to make payments promptly.

Third, the customer is likely to make a voluntary explanation in case of non-payment, so that a satisfactory arrangement can easily be made. He will do this the more readily because he has received many favors

*For more detailed discussion, see Cassell's "Art of Collecting" ($2).

from the credit manager and has learned to regard him as a friend to whom he is to go in times of trouble.

Fourth, if he does not take the initiative the firm can rehearse to him the material used in its letters before he became delinquent—material which now acts as a series of logical reasons for payment. There is tremendous force in appealing to principles already established in his mind; they are diplomatic representatives at an unfriendly capital.

Fifth, the established friendship affords a strong basis for appeal, particularly when the credit man appeals for a reply that will explain the delinquent's position.

In a word, careful extension of credits, including education in them, will either prevent delinquency or point the way to a speedy settlement. If a wholesale business handles its credits well, it is usually true that the accounts difficult to collect are small accounts which were not thought worthy of extensive investigation. And when a retailer finds his accounts difficult to collect, it is usually because he has not closely supervised the granting of credit and has been unable to make use of the usual means of education.

170. **Principles in collections.** But collections can be effectively handled even if, for one reason or another, credits have not been ideally managed. The secret of effective collection lies in two principles:

1. *Promptness and regularity.*
2. *Flexibility* in the plan adopted, so that it can be changed to meet the logical demands of the particular case.

To these can be added a third, which is not so much a principle as a practical necessity enforced by the demands of business; namely, *system*. All the collection letters sent by a firm must be effective, but those covering ordinary situations must be written rapidly and by subordinates, while those covering unusual situations must be referred to superiors and handled according to broader principles. A system should be prepared to make this possible.

Each of these principles will be taken up in our discussion, but especially the second, which relates to the actual writing of the letters, while the other two relate to their effective handling.

171. **The object of collections.** A merchant in making collections has two objects: to get the money, and to keep the customer. The second is usually not less important than the first, and may easily be more important, for the profit on future business done with a man will probably amount to much more than the amount due on a particular account. Still, the first is vital, for if the merchant does not collect the full amount due, the customer will take advantage of his leniency and give trouble in future dealings. So one horn of the collector's dilemma is the danger of pushing the customer so hard that he takes his business somewhere else, and the other horn is the possibility of treating him so leniently that he becomes careless and in the end makes his accounts cost more to collect than they are worth.

This is the dilemma that leads the average merchant to think collections are a hopeless task and to stand

helpless in the presence of his debtors. If they are not seriously delinquent he is afraid to speak to them; and if they are badly in debt he knows only one way to handle them—with a club. For a long time he sends monthly statements, perhaps not even issuing these regularly; then suddenly he writes a harsh, formal letter threatening serious action. This is a good way to lose both the account and the customer.

172. **Promptness.** The effect of promptness on the mind of the customer is that it does not allow the debt to fade from his mind or to be covered up by other ideas. If a considerable time passes after his purchase without his being reminded of his obligation, he gives less thought to his delinquency; and the same is true if there is too great an interval between later steps in the series of collection letters. The memories of the bills he *has* paid gradually dull the memory of the one which he has not paid. Accordingly, the first reminder, in the shape of a statement of purchases, an invoice, or the like, should accompany the delivery of the goods; and the subsequent steps should be taken on the precise date provided for in the plan which the creditor adopts.

173. **Regularity.** Regularity in a collection system demands that *some form* of collection effort should be made on each of the dates provided for. Its effect on the customer's mind is to bring to the creditor's assistance the force of habit. Precisely so many days after the purchase or the receipt of goods, he has become accustomed to drawing a check; the action becomes automatic, not requiring special mental effort. If, because

he cannot make payment promptly, he must lay aside the habitual action, at any rate he will feel its absence so sharply that he will be more likely to write for a reasonable extension of time than to let the account go without attention.

Besides these values, promptness and regularity in the creditor have two incidental effects on the debtor: they give him respect for a house which pays business-like attention to its collections—a respect which will surely tend to hold him as its customer—and they help to keep him in a healthy financial condition, which is a service to everyone concerned, but most of all to him. He can obtain good terms only by maintaining his reputation for financial soundness; and if he goes into bankruptcy, while it means loss to his creditor, it means ruin to the bankrupt.

These principles are so basic in human nature and are so freely recognized by all men, that it will hold true as a general statement to say, *No customer objects to being reminded of his obligations, if the reminder is prompt, regular, and courteous.*

If you were driving a horse you would keep the reins just taut, so that the horse always felt the bit. If you let the reins lie slack you might have a runaway; if you kept sawing on the bit, the horse's mouth would grow hard and he would refuse to respond except to a hard pull. Keep the credit conscience of your customers tender.

174. **Giving reasons.** The reasons underlying prompt and regular collections can be effectively cited in collec-

tion letters. If the creditor allows long extensions, his money lies idle, he must pay interest on it, he does business under high expense, and must charge correspondingly higher prices. That is, he needs the money for the conduct of his own business; it is due him for value rendered; it is an obligation which the customer has willingly assumed; its payment is necessary if the customer is to obtain further credit—which is equivalent to saying, if he is to continue in business. These reasons provide the collector with material for his letters that is logical and intelligent, and that need not give offense. They can be presented in detail, and with a variety of tone ranging all the way from delicate suggestion to sharp insistence.

175. **Excuses.** To offer excuses for asking payment when it is due implies that promptness and regularity are illogical and need apology, thus losing the values that lie in them. Moreover, excuses produce a positively bad effect on the customer; for if the house tells him it is unusually hard pressed, either he will not believe it or he will have less respect for its standing. "Talking poor mouth," as the offering of this excuse is sometimes called, destroys the frank and dignified relation between the buyer and the seller which lies at the foundation of all successful dealings. It should be understood from the time credit is first extended that the terms offered are to be maintained; that in case of urgent necessity the customer will ask for an extension of time, and will receive it if possible; but that otherwise the creditor will follow up any delinquency.

176. **Explaining unusual urgency.** But if a firm has to change its usual policy; if it must ask for payment before it is due, or if in a time of stringency it cannot allow a reasonable request for an extension, or if for any reason it must press its customers harder than usual, then it should tell them freely of its real reasons for writing as it does.

A frank reason given for more urgent collection than usual:

> We enclose a statement of account, and although the amount is not large, we shall appreciate it greatly if you will favor us with a prompt remittance.
>
> We have anticipated a heavy demand during the next few months, and have kept our factory running on full time that we might be in a position to fill all orders promptly when the busy season comes. We think our customers will appreciate this, but it has resulted in tying up quite a large amount of capital in supplies.
>
> We believe you will readily understand our position and we anticipate your early response.
>
> An order from you will be appreciated and will receive our most careful attention.
>
> We shall be indebted to you for your courtesy.

177. **Avoiding unnecessary frankness.** Very often it is wise to avoid telling a customer the exact reasons for pressing him, since they may not be creditable to him; but this is merely tactful, and there are always plenty of safe reasons to give which do not violate the truth. Lying, indeed, is not only dishonest and dangerous, but unnecessary. If circumstances demand frankness, however, the writer should never hesitate to speak out, provided he emphasizes his friendly intention toward the delinquent.

178. **Insisting on payment.** The giving of reasons for payment should not interfere with the statement or implication in every letter that the whole amount of the indebtedness must be paid. Even in the most courteous reminder, or in a letter accepting part payment, this feature is the primary essential. Its psychology is that of a constant suggestion, producing only one idea in the debtor's mind in regard to the account; namely, that it must be paid in full. Sooner or later the suggestion will be acted upon.

179. **Regular policy.** To secure promptness and regularity a house must have a regular policy of granting and maintaining terms, both of credits and of collections. In collections, the house must decide how many steps it will take before either resorting to suit or giving up its efforts, how far apart and of what nature the steps will be, and under what circumstances it will grant extensions.

The basis of such a regular policy in a house is *a knowledge of its business.* The collection manager of a large firm knows when he needs money and how long he can afford to let accounts run. Every merchant should do the same; then when money is due him he will not fly in a nervous panic to call a collector before one is needed, nor will he allow the debt to drift so long that the customer gets out of the habit of thinking that he must pay. The merchant should know at any minute where he stands, and should decide as a matter of expense how long he can let accounts run.

180. **Flexibility.** "My employer," said a bookkeeper

in a manufacturing establishment, "treats all of his customers alike. He sends out two monthly statements; then if payment isn't received, he dictates a good strong letter threatening suit. It never makes anybody angry, because everybody is used to it." Unquestionably this is a policy easy to follow, but its user would not be likely to defend it as a means of making his customers enjoy trading with him.

Moreover, as a means of getting the money, intelligent methods of handling collections are bound to be more effective than a blind anger or an equally blind neglect. And intelligence demands that the writer understand the position of the delinquent, and use with him the logic that fits the case. The debtor should be reasoned with like a man, not prodded at like a machine—a slot machine with a penny stuck in it.

181. **Continuing friendly relations.** It is logical to maintain friendly relations as long as possible. The writer should carry over into his collection letters the attitude shown in the credit letters, the adjustment letters, and the sales letters issued from his house. In all of these the house shows itself eager to impress the customer with its friendliness and its desire to serve him. It is absurd to write cordially in one letter and coldly or abusively in the next; for, even though one comes from the sales department and the other from the collection department, they are both from the same house.

182. **The proper assumptions.** The first natural assumption to make, when payment is not received on the due date, is that the account has slipped the attention

of the customer. Accordingly he should be sent courteous reminders, which ask him at the same time to make sure that the account is correctly stated. Then if he does not respond, it is natural to pay more serious attention to the delinquency, to suppose that he is in financial difficulties, to offer whatever adjustment the house policy allows, and to point out the reasons which the house has for desiring payment. If this meets with no response, the creditor is justified in asking for an explanation, and if this does not come, in *breaking off friendly relations* and pointing out, first, the obligations of the debtor, and then the consequences of his continued neglect of them.

While friendly relations continue, the implication is that the delinquent *will* pay; after the friendly relations have been broken, the implication is that he *must* pay.

Within the limits laid down by these assumptions, there is room for the widest variety of letters. But no collection system should violate them by reversing their order. After the customer's obligations have been urged, or the consequence of his neglect of them have been pointed out, it is too late to offer friendly assistance or to speak of the creditor's needs. Such an illogical "change of tone" is a common fault and results from using harsh methods first, and then when they have failed, in resorting to more courteous ones. A friendship between individuals should not be broken, in case of difference, before some means have been tried of coming to an agreement; neither should the friendship between buyer and seller.

183. Sharp language. The writer of collection letters often produces a sharp effect when he means to be courteous, because he does not realize the effect of the language he employs. He should take care to save sharp language till he needs it; not to use it till more courteous methods have failed. Often, too, in trying to avoid monotonously writing one letter precisely like another, he does not realize that he is changing his meaning with his phrases. Consequently, the following list of phrases which are always sharp when used in collection letters should be kept carefully in mind. They are given in the order of their strength.

(a) Reference to past unanswered correspondence.

(b) "Immediately" or "at your earliest convenience," when applied to a letter or a remittance.

(c) Mention of a definite date, as "by July 6," "in three days," or "by return mail."

(d) A command, as, "Let us hear from you," or "Send us." To preface these phrases by "please" makes them more courteous; still milder is a question, as, "Will you not let us hear from you," or a conditional statement, as, "If you will let us hear from you, we shall be greatly obliged." Much more sharp than "Please let us hear" is "Kindly let us hear."

(e) The words "must," "be compelled to," "demand," "require," "insist," "it is imperative."

(f) "Delinquent," or "slow pay."

(g) A veiled threat, like a reference to "other measures," or a more specific mention of an attorney or a collection agency.

Usually one sharp phrase in a letter is more effective than several. The effect of such a phrase can be varied by putting it in various positions; at the end of a letter it has an emphasis like the crack of a whip; but buried in a paragraph and followed by pleasant language, it stings without leaving a scar.

All of these phrases have their proper use, but they must not be used unguardedly; and in letters intended to be entirely courteous, they should not be used at all.

184. **Insulting language.** Some statements, being merely insulting, are ineffective because they arouse justifiable anger and destroy the emotion of pride to which every appeal should in part be addressed. Such are the use of the words "debt" or "debtor"; a statement that the customer's credit is not good; a statement that his failure to write or to remit is deliberate. The most delicate suggestion that one of these is true constitutes a very sharp rebuke, which might be used to arouse a sluggish customer. For an example, see the second paragraph of the long reminder under 196.

For the same reasons, avoid satire or the appearance of satire. The sentence "Since you have evidently mislaid our last statement of account, we are forwarding another," would be better if it read, "Since you may have mislaid . . . ."

185. **Use of personal information.** Some personal

information about every customer should be kept for ready reference—for example, on a card file—and used to give letters a precise, personal appeal. Information about a man's position, gained from his letter-head, from salesmen who know him, or from conversation with the man himself, can be woven into the first sentence of a letter to attract his attention, or used elsewhere to show that the creditor understands his difficulties.

186. Financial classification. Besides personal data, general financial information must be employed to divide customers into classes, under which they can be intelligently and rapidly handled.

Roughly speaking, customers are divided into three classes:

(a) Those who are good pay; the entirely reliable merchants who are more eager to keep their credit intact than anyone else can be, and who in case they are unable to pay at the moment will make satisfactory arrangements. They are to be treated with the most careful courtesy, and given the benefit of every doubt.

(b) Those who are probably good but who are slow; who are either careless about their credit, or are encountering difficulties. Such customers are occasionally delinquent but do not belong to the dishonest category. They form the large body of small tradesmen over whom the credit manager must keep watch—whom he is trying to educate into Class (a).

(c) Those who are bad and entirely uncertain. Nobody can be sure that he has not some of this class on his list, or that he has not extended to some of them more

credit than he should. Even careful investigation of a customer's reliability sometimes fails to show his weakness, though such an investigation is a necessity if bad debts are to be avoided. When the credit manager has any reason to suspect the customer's reliability, he must first cut down on the amount of credit allowed him, by diplomatically suggesting a small order, or part payment in advance. If he is fairly sure of his ground he will withhold credit altogether, but unless the proof is overwhelming, he is careful to treat the customer as if he were of the Class (b) type. In case of a delinquency with a member of this class, the collection manager is especially careful about allowing extensions of time, and in his letters proceeds rapidly to conclusions.

187. **System.** On the basis of a knowledge of its business (see 179) and a knowledge of its customers (see 185, 186), a house will determine what steps to take under ordinary conditions with each class of its patrons. The early steps can be standardized, and with the aid of the methods of producing form letters, the entire form, guide form, or paragraph form (see Chapter XXI), can be handled automatically by the bookkeeper. In simple cases, even the later steps in the collection series can be so treated. Complicated cases, difficult letters, or those coming at strategic points, like the friendly request for an explanation, can be referred to the judgment of the collection manager.

188. **Keeping a record.** To avoid mistakes, careful record should be kept of the statements, letters, and drafts sent to a customer, by means of a standardized

series of notations on the ledger opposite the account, or by some form of card record. Otherwise the creditor may think the debtor has been notified of his delinquency, when in fact no notice has been sent him; or steps may be taken which are inconsistent with each other.

Chapter XII

Collection Letters—The Follow-Up

189. The collection follow-up. Like the letters in every other department of business, the letters from the collection department must be, as far as possible, thought out in advance and shaped into a series. This is true whether this series is reduced to forms, as suggested in the foregoing section, or whether it consists simply of general outlines for successive letters. Otherwise the letters will lose the effectiveness inherent in the plan of a follow-up.

190. Essential principles. The effectiveness of a follow-up is secured first by the unity of impression in the whole series. Each letter must be consistent with the whole policy of the house, and must maintain the tone of frankness and dignity which characterizes its attitude, besides implying or insisting that the amount must be paid (see 178). Thus, each deepens the impression of its predecessor. Second, each letter must be a logical advance on the preceding; it must take advantage of every letter already written on the subject of the delinquency, like the successive moves on a chess board, which draw definitely closer to their goal. Third, each letter must be different from the others, varying in length, in the precise nature of the appeal made, in the degree of friendliness or urgency employed.

Although the creditor uses a series of letters before resorting to final steps, he must never imply that he

does not expect the money at once. Each letter must be apparently the last. The psychology of this is obvious.

A series of three poorly constructed letters: (Note that having followed his statements with a draft, the writer has shut off his chances to use friendly methods.)

(October 23)

Our draft for $21.00 on you through The State Bank has been returned to me unpaid, as you refused to give it your attention.

We do not understand why you should refuse to pay. On Oct. 1 we mailed you a statement advising that we would make draft on the 6th.

As at this time we are anxious to have settlement of every account, we would ask that you either remit us now, or sign blank note enclosed and send it in.

Awaiting these returns from you, we remain,

(November 1)

Please make settlement of account *today*. Either send us a remittance of $21.00, or sign blank note enclosed and send it in. Now don't put this aside, but give us this settlement promptly.

Awaiting returns from you promptly, we remain,

(November 9)

Your continued refusal to settle account makes us believe that you refuse settlement.

As we do not understand where we are at in this regard, and as we have no response from you to our several letters, we will again ask that you remit us $21.00 or sign blank note enclosed and send it in.

We will thank you to make these returns now.

If we do not have these returns from you by November 15th, we shall be compelled to collect otherwise.

Awaiting the favor of your prompt attention, we remain,

191. First steps—the statements. Two steps in the follow-up are practically invariable. The first is the statement sent with the invoice. Sometimes this has printed on it, "This is merely for purposes of verification; it has no other intention. Your account is not yet due." This step provides against mistakes or misunderstandings.

The second step is the statement sent to arrive on the day the account is due. This reminds the debtor of his duty, without any personal implication. A printed slip enclosed containing some good reasons for taking discounts (see 158) has an appeal to pride and self-interest that often takes effect.

192. Later steps. After this, the number of steps, the time between them, and their nature depends chiefly on the terms of the business and the nature of the customer. Some general principles, however, apply here. After a customer has been dunned for a long time, he gets into the habit of not paying attention to it, and though variety in the follow-up (see 190) will partly prevent his becoming callous to the appeals, it cannot do so altogether. If the creditor is willing to resort to severe measures, his steps can be taken with regularity up to the time when severity is to be called in. If he is unwilling to resort to a collection agency or to the courts, however, and has found that it pays to keep after delinquents for a considerable time, he can vary the length of the intervals between the steps, waiting until the delinquent has partly forgotten the debt, and opening a fresh attack. The psychology followed is that at first, while

the debtor expects to pay, he should receive frequent appeals; second, when he has evidently determined not to pay, he should not be reminded of this determination; and finally, a new "appeal to reason" should be made.

No matter how good a customer's theoretical standing may be, a series should not proceed too long without coming to a definite understanding.

193. Reminder with statement. Another statement may be sent in ten days with a courteous reminder, such as, "This statement of your account, which fell due on . . . . ., appears to have escaped your attention. May we have your check to cover it now?"

194. Reminder, as form, or typewritten. A reminder like this may be stamped with a rubber stamp at the foot of the sheet. Or it may be printed or lithographed in the form of a letter, without an introductory address, and with the amounts, etc., inserted in handwriting in blanks left for the purpose. Being an obvious form, it makes an impersonal impression. A slightly stronger impression is produced by the same letter personally typewritten and signed.

195. Sales material. If with the reminder is included sales or other material, the collection impression is less strong than if it were sent alone; for its silent suggestion is, "We appreciate your trade, and wish you to continue it; this overdue account is only an incident in our friendly relations, not a glaring offense that obscures every other idea." Besides this, such a letter suggests to the customer the value of continuing to trade with the house, and consequently of staying on good

terms with it. Accordingly, this device is an aid to close collections, since it permits a more serious notice of delinquency to be sent than would be advisable if it had to go unsupported.

One method of conveying the combined suggestion is to say at the end of the letter, "We shall look forward to receiving an order from you." Still better is a paragraph of strong "selling talk" about some special or regular offering, preferably put into the form of news so that its inclusion appears more natural. The sales department can co-operate by supplying such material regularly to the collection department.

There is nothing hypocritical or unsound in combining the two sorts of material in one letter. It would be natural and tactful in a conversation, and it is natural and tactful in a letter.

Since the real subject of the letter is the account, the sales material properly comes at the end, where it provides a pleasant conclusion.

196. Simple reminder. A reminder can be made courteous and colorless by excluding sharp phrases (see 183), by assuming that the debtor has overlooked the account, and by taking the blame for a possible error.

Entirely colorless:

> Our collection department has referred for our attention memorandum of invoices December 31 and March 1, $5.40 and $18.60 respectively, that seem to have been overlooked by both you and ourselves.
>
> Will you not investigate these charges and include these amounts in your next remittance should you find no record of a former settlement.

In checking up our accounts we find that your invoice of . . . . amounting to . . . . has been overlooked by you. We are forwarding a duplicate so that you may conveniently check it up.

Should there be an error on our part we will gladly correct it.

We are sending you a copy of your invoice of . . . . for . . . . in order that we may have your check as to its correctness. Our accounts show the amount as unpaid.

If there is any error here please let us know, and we will gladly correct it.

We have been advised by our collection department that your invoice of . . . . amounting to . . . . is past due.

This matter we think you have probably overlooked. A remittance will be appreciated.

We have a charge against you on our books under date of . . . . for an invoice to the amount of . . . . We wish to call your attention to the fact that it is past due.

With the presumption that a discrepancy may possibly exist here, we are sending you a duplicate invoice for your assistance in checking up the matter.

Slightly more urgent:

We find upon glancing at your account today that you have entirely overlooked the item of September 4, amounting to $45.60.

We trust that you will send us a remittance at once for this amount, so that we may bring the account up to date.

It has no doubt been overlooked by your bookkeeper in the press of business.

There is a balance of $21.96 shown by our ledgers as past due on your invoice of May 30.

We trust that you will arrange to take care of this item at once, so that our books may be properly checked up.

197. **Stronger reminder.** A reminder may be made stronger by the inclusion of a sharp phrase, though the courteous assumptions could still hold good, in part or in whole.

Enclosed you will find statement of bills due amounting to $186.22.

We trust this will agree with your records and that it will be convenient for you to make a remittance upon receipt of this letter, if you have not already done so.

Thank you in advance for your prompt attention to the matter.

As you have evidently overlooked the invoice of April 27 amounting to $6.75, we have thought it best to forward a duplicate of it which we trust will assist you in straightening out your records.

We assume that you will take care of it at your earliest opportunity.

On receipt of your communication of June 28 we looked over our records, and find the charge of May 2 amounting to $2.51 to be absolutely correct.

We are enclosing a duplicate of it, which we trust will assist you in straightening out your records. As it is now past due, a remittance to cover will be appreciated.

According to our records your invoice of . . . . for . . . . is unpaid and past due. We wrote you about this matter on . . . . but have not heard

from you in reply. We wish again to call your attention to the need for payment.

If there is any mistake or misunderstanding, we hope that you will write us at once.

Your account, as appearing on our books, shows an unpaid balance of the amount indicated above. We have previously sent a detailed statement, but as yet we have received no reply.

This may be through some oversight, or possibly your remittance is already on its way, in which case we will promptly credit it upon its receipt. If by any chance there is some reason why you are withholding payment, may we ask that you kindly inform us of it.

You will readily understand that the very nature of this business calls for a rigid adherence to the doctrine of prompt pay, both as applied to ourselves and to our customers; and our best customers are those most willing to pardon us for insisting that they live up to our terms.

We shall be greatly obliged for your prompt attention to this matter.

We regret the necessity of calling your attention to your account, which shows . . . . now past due.

Please let us hear from you on this matter not later than May 10.

198. Letter of discussion. After reminders have been used as long as the creditor sees fit, the next step should be a longer letter, in order to produce a more solid effect on the debtor's mind. The proper assumption now is that the customer is in difficulties; and it rests with the house to decide, on the basis of its knowledge of his financial standing and personal capacity,

just how much help to offer, how courteously or how definitely to present the needs of the house, and whether to point out the customer's obligations. If the customer is a good one it is natural to invite his confidence; if he is slow pay it is natural to be more insistent. In either case the credit manager will do well to write so as at least to *draw out a reply,* on the basis of which he may act. This is the most important stage in the collection follow-up, for it is here that the force of personal acquaintance, of education in credit problems, and of appeals to intelligence and pride, can be brought to bear. Wise handling of this letter should bring the difficulty to a point where it can be settled, or where definite steps can be intelligently taken.

Mild letter to good customer with whom no close relation has been established, implying willingness to allow extension or part payment:

> We are sorry to see that since our shipment of June 10 we have received no business from you nor any communication in regard to the statement.
>
> We hope that an understanding can be reached which will assure your remittance and a continuance of your orders. We remember that you have always taken advantage of our discount, which is more liberal than we are able to allow our smaller customers, and think that there may be a mistake in the present case.
>
> In any event, a reply to this will be very much appreciated.

Courteous letter to good customer well known to the house:

> As you have been in the past most punctual in the matter of payments, we believe that our two previous statements have been overlooked. We are therefore

enclosing a copy for verification. Please let us know if you find this correct.

We are somewhat inclined to think that your order for winter stock was rather heavy for your locality, and you will recall that we so expressed ourselves at the time. We realize that possibly the unusual mildness of the season may have left a portion of the goods on your hands and thereby rendered it somewhat difficult for you to meet your bills with your usual promptness. Should this be the case, do not hesitate to write us frankly, as a clear understanding of the situation, coupled with our experience of long standing, would doubtless enable us to offer a satisfactory solution.

We shall be glad to render you any assistance in our power.

More emphatic letter, though courteous, to a customer less well established: (No hint of an extension.)

We conclude that you must have overlooked the enclosed statement for $52.45, as it is now twenty days overdue. We should appreciate a remittance from you at an early date, for while we wish always to be as reasonable and lenient as possible with our customers, we are obliged to observe certain rules in the matter of payments. Should we become lax in this regard, we should no longer be able to render our clients the excellent service of which we are justly proud, and which only our present financial basis enables us to maintain.

In order to get terms from our manufacturers which will permit us to do the very best by our customers, we ourselves are obliged to pay cash, and you will readily perceive that in view of this we are by no means unreasonable in asking our customers to render payment in the same way. At all times we have at heart the interests of those we serve, and this very fact compels us to observe a careful and systematic method of handling all our accounts.

We shall be pleased to fill your further orders to the best of our ability.

A letter that brings strong pressure to bear on a man who is capable of listening to reason, but has been often delinquent in spite of promises: (An unusual effort in an unusual case.)

My attention has been called to the fact that your November invoice, payment for which fell due December 1, has not as yet been settled. Moreover, although mention was made of this fact to you in letters written December 10 and 20, we have not received a reply to them. Inasmuch as we have asked you in the first of these if there was any misunderstanding, it appears that the amount is correctly stated.

Such a situation troubles me, because it casts discredit on both of us. For you, it means that your affairs are in so serious a condition that you need for the carrying on of your business the money which rightfully belongs to us. For us, it means that despite our earnest and continued efforts to make our trade service valuable to you, you have not now sufficient confidence in our good will and our appreciation of your patronage to tell us frankly what the trouble is, and to ask us for assistance in an emergency.

This is not the first time, I am sorry to say, that we have had difficulty in a similar situation. It appears that your March invoice remained uncovered by your check beyond the 30 days allowed by our terms, and that after our second request your remittance came without explanation of the delay. Now, Mr. Williams, the relation between yourself and the credit manager of a wholesale house ought not to be of this nature. Credit is essential to business, and confidence is essential to credit. It has consistently been our aim to help our customers in every way which our experience, our knowledge of seasons and territories and goods, would

permit; to help them also by granting, when advisable, sufficient extension on their accounts; and not less to help them by refusing to carry them when they did not fully and frankly come to an understanding with us in the event of their being unable to meet their obligations promptly.

With the fullest assurance that we are considering your interests, as always, on a par with our own, I shall ask you to let me have an immediate reply to this letter.

To poor-pay customer who would not appreciate discussion, but might respond to an offer to accept part payment:

On April 12, we called your attention to your past due account, amounting to $186.22.

We do not seem to have received any remittance in compliance with our request, nor any acknowledgment of our letter.

We have been very lenient in the matter, but regret our inability to advance the matter further without a remittance of at least $100 to reach us by April 17; it will then be satisfactory if the balance is taken up the week following.

199. Urgent letters. If a satisfactory reply is not received to the letter just discussed, the creditor should recognize that the time for friendly treatment has gone by, and he should present the customer's obligations to pay or point out the consequences of his delinquency. Even at this stage *logical insistence* rather than violent language should be used, so that when the debtor has paid, friendly relations can be resumed. Here again, the standing of the customer and the relations established with him must regulate the degree of sharpness employed.

An appeal to pride, holding out the hope of reinstatement: (The last paragraph could be varied to cover any demand that the creditor felt obliged to make.)

We regret that our letter of January 10, like our letters of December 26 and December 10, has met with no reply. We have endeavored to be as courteous as possible, and to meet you half way in our efforts for a settlement.

It is unnecessary to point out that only by meeting its just obligations can a firm maintain itself in the eyes of the business community. It would be much more pleasant for us to remain on cordial terms with you, but your present attitude makes this impossible.

We must now ask that you send us a check for the amount, $271.50, to reach us by February 1.

Urgent language, without a threat:

In directing your attention to your June account, amounting to $56, which still remains unpaid, we do so in confidence that it will have your consideration. You have at this time enjoyed an extension of over 50 days, in addition to the original terms of the invoice.

Please favor us with your remittance in the next mail for the above amount.

Sharp language with veiled threat, used in the hope of startling the delinquent into action:

We have waited on you long and patiently and now urgently request your immediate attention to your past due account amounting to $56. Will you please settle or make some satisfactory arrangement for its payment? In requesting this we ask nothing more of you than our creditors demand of us.

We assure you that we have no desire to embarrass or trouble you, but it is necessary that this account be settled at once, and we trust that you will see that it is for your interest to adjust the matter without delay.

200. Drafts. Another urgent step may be the sending of a draft. The purpose of this is to make the bank the creditor's collecting agency, with an implied notice to the bank and the locality that the person to whom the draft is sent, no longer has a good credit standing. Accordingly a draft should be nearly as effective as a letter from an attorney. But drafts have been so often used when the persons against whom they were drawn were not really delinquent debtors, that the sting has largely gone out of them. Still they should never be sent without due notice, lest the customer should be offended by what remains in theory at least a serious reflection on his credit. A customer thus offended is likely to carry a grudge against the house.

Some men are in the habit of not paying until they are drawn on, and since they never refuse to honor the draft, do not lose standing in the community. But without doubt the credit manager should try to get them into better habits.

No sting, of course, attaches to the use of a draft for C. O. D. collection. In this case the draft and the bill of lading are sent to the local bank, which notifies the merchant of their arrival, and receives his payment of the draft, at the same time delivering the bill of lading to him.

The letter announcing the sending of a draft may be a simple statement reviewing the letters already issued, and stating that unless a response is made by a certain date a draft will be sent to the delinquent's bank. Or a sharper letter may be sent with the notice, to emphasize the step.

Simple notice of a draft:

Since we have not heard from you in response to our letters of June 10 and June 20 concerning the amount of $35.00 due on May 1, we shall draw on you July 5 through the First National Bank of Morristown.

Please arrange to take care of this upon presentation.

Sharp letter threatening suit if draft is not honored: (Rough treatment like this is rarely called for.)

According to our bookkeeper's report, the past due bills in your account amount to $230, and as the invoices of April 8 and May 20 are still unpaid, we are unable to understand why our several urgent letters asking for a settlement seem to have been altogether ignored. If you realize that you have not yet paid for goods sold to you on sixty-day terms more than four months ago, we think you will concede our treatment of your account has been exceedingly considerate and that we are entitled to be paid without further delay, expense, or annoyance.

We shall be greatly obliged if you will promptly forward a remittance of $175.

Should you make no response to this letter, we shall be forced to the conclusion that more effective measures must be adopted to gain this long overdue settlement, and accordingly on October 1, your remittance not having been received, we shall draw upon you through a bank in Akron for the above-mentioned amount, and the bank will be directed to place a claim in the hands of our local attorney for prompt action in the event the draft is not paid on presentation.

We are reluctant to adopt such severe measures or even to mention them, but cannot grant a further extension and must find some means of making the collection. After the accommodation you have had from us, we hope you will not put us to the annoyance and expense of collecting from you in this manner.

An argument against drafts:

While it appears to be the custom with many merchants to settle bills when sight drafts are drawn on them, we are of the opinion that they have not considered the increased expense in postage and labor which this plan entails in the aggregate.

We dislike to employ such a method of collection. It implies a disagreeable relation between us and our customers, and is a reflection on their standing.

Can you not arrange to take care of your invoices falling due by a direct remittance, and save this long-winded negotiating?

201. When a draft is dishonored. Since there is no way of compelling a debtor to honor a draft, its value is chiefly in the fact that it makes an urgent suggestion to pay. This gives it a strategic value also; for the way it is treated by the debtor gives the creditor a good deal of information about the next steps to take. If the debtor settles, the trouble is over; if he pays no attention to the draft, some very stringent steps must be taken; but if he gives the bank a reason for non-payment, the creditor's next letter can meet that reason logically. The following letters are designed to put the delinquent into a position that he cannot defend, so that he must either settle or brand himself as bad pay. Similar letters can be prepared to fit any of the excuses which may be given by a debtor.

Our draft of April 4 has been referred to us by your bank and in reply to our inquiry they state that you claim not to owe us this amount.

As it is correct according to our books, we respectfully refer the matter to you for more definite information.

Our draft for $122 together with B-L has been returned by the bank, no reason being assigned for non-acceptance.

As this order was filled and shipped in entire good faith and in accordance with your instructions, we feel that we are entitled to a letter of full explanation by return mail.

Our draft of March 8 has been returned to us by your bank with a notation on the back that the amount is incorrect. As we find that it agrees with the account as it appears on our books, we would ask that you kindly explain to us wherein the difference may lie.

Our draft of September 9 has been returned to us by your bank. They advise us in reply to our inquiry that you claim to have remitted to us direct to cancel the charge.

We have made diligent search, but fail to locate any trace of remittance and therefore refer the matter to you for more definite information.

Our recent draft has been returned by your bank with a notation on the back to the effect that they do not wish to present it until we advance the charges.

Our ledger records show that you have been previously notified of this indebtedness which is past due and we hardly feel that we should be asked to incur any expense in collection of the amount.

We trust that the matter may be arranged so that prompt shipment can be made. Should there be any reason why we have not heard from you we will appreciate particulars.

202. **The collection agency.** When the debtor has failed to respond to ordinary steps, his account must either be wiped off the books or turned over to a collection agency or an attorney. Since to employ an agency

ruptures friendly relations beyond remedy, the step should not be taken until reasonable methods have failed and the debtor is no longer desirable as a customer. Often, it is true, a merchant feels that the collection of his accounts requires more time than he can spare, or more information and skill than he possesses, and for this reason he employs a collector to write the sort of letters which have been discussed in this text. But it is far better for him to keep all the threads of his business in his own hands, and not to interpose a third party between himself and his customers, with the result of weakening his relations with them. The merchant is in a better position, logically, to extract the money than is the collection agency.

The schemes of collection agencies consist simply in the more forcible application of the principles governing the letters already discussed. They seek to urge the obligations of the delinquent and the unpleasant consequences of his neglect of them; they employ veiled threats and harsh language; they study his position and prove that it is indefensible.

The collection agencies have only one aim—to get the money; and since they care nothing for keeping the customer, they use forcible means where the merchant would use mild ones, and are harsh where he would be tactful.

When sending a letter, therefore, which threatens that the account will be handed to a collector, the creditor hopes that the threat will be sufficient to bring the money. He should announce a final date on which the papers will pass from his hands, giving time for the debtor to reply; and he should express his regret at the

action, implying his willingness to resume friendly relations, and stressing the value to the customer of keeping his standing good.

The so-called "fake collection agency" device is in considerable use as a last resort. It consists in sending from the creditor to the debtor a letter or a series of letters bearing the name of a collecting agency, and couched in the business-like, insistent language of such agencies—a decided contrast to the tone of previous letters sent by the merchant. The "agency" in this case is the creditor himself; but the debtor thinks he is being approached by a concern which will advertise his delinquency, and is sometimes scared into paying.

203. **The attorney.** To threaten to hand an account to an attorney implies that the creditor is willing not only to use harsh measures but to proceed to the courts. In the case of petty accounts a suit is rarely worth while; and in any case it gives a merchant a bad name for harsh dealings with his customers, so that he usually prefers to compromise on part payments. Accordingly, all that has been said about using the collection agency applies as well to using the attorney, and the threat should be made with similar reluctance.

> Our bookkeeper has just advised us that notwithstanding we sent you a statement of your past due account on April 1, and wrote you on April 12 and April 22, we are still without any remittance to apply on it and without any acknowledgment to our letters.
>
> We have been very considerate in the matter, having even suggested partial payments. We regret that we cannot permit either our past-due accounts or our busi-

ness communications to be treated in this manner, and unless we are in receipt of a remittance of $215 to reach us by May 5, we shall feel the necessity of handing the account to our attorneys for collection, much as we should regret to do so.

Since we have been unsuccessful in our attempts to draw out a response of any sort to our requests for a settlement of your past-due account, we take it for granted that you would prefer to deal with our attorneys, and are governing ourselves accordingly.

We hope matters will be arranged amicably and without extraordinary delay or expense.

204. Summary of the follow-up. The possible steps in the follow-up which have been discussed in this chapter are briefly summarized in the outline given on the next page. Of course, in no one case would *all* of the steps listed be taken; section 206 shows one typical selection from the list. The important point to observe is that the steps are given in the order of their urgency; each succeeding step makes a stronger implication than the preceding one, that the customer's delinquency is serious. Accordingly, if the creditor wished to follow an account closely, he would employ during the "stage of reminder" one of the more urgent steps. The outline is presented only to show clearly what opportunities for variety exist in the collection follow-up, even when no particular skill in the language of suggestion and appeal is employed.

All of these but the letter offering assistance, and possibly the letter showing the customer's obligations, can be handled by the bookkeeper as routine matters. The signature of an officer of the company, instead of that of

the bookkeeper, at the end of a letter, has a greater implication of personal attention and may be used to suggest more urgency or—in the later stages of affairs—more consideration. As soon as a special request comes from the customer, or unusual circumstances arise, the routine method should instantly give way to the personal judgment of the superior officer, who has studied the character and circumstances of his customers and knows best what his house can afford to do.

The Stage of Notification
- Statement with goods
- Statement when account is due

The Stage of Reminder
- Statement (ten days) after account is due, with a simple form reminder stamped on it or printed on an accompanying slip
- Simple form reminder, printed or lithographed in the shape of a letter, with blanks for the insertion of amounts, etc.
- Stronger form reminder, as above
- Typewritten simple reminder, with sales or other material
- Typewritten simple reminder, alone
- Typewritten stronger reminder, with sales or other material
- Typewritten stronger reminder, alone

The Stage of Discussion
- Letter offering assistance, and giving reasons for desiring payment

The Stage of Urgency
Letter showing customer's obligations
Warning of draft
Sending of draft
Warning of collection agency
Letter from collection agency
Warning of suit
Notice of suit

(Observe also the psychology of including sales or other material, or of holding up the order, at any point in the series.)

205. Close collections. Let us suppose that the nature of a business makes it imperative that accounts be very closely collected. The terms allowed are thirty days net, and at the utmost sixty days can pass before the house proceeds to urgent methods. The terms are explained to all customers at the beginning of relations. The steps which the credit manager decides to take are as follows:

1. Statement with the goods.
2. In 30 days, statement to arrive on the day the account is due, bearing a courteous reminder printed on its face calling attention to the terms.
3. In 40 days, a strong typewritten reminder.
4. In 50 days, a long letter courteously explaining the position of the house, ending with a definite requirement.
5. In 60 days, an urgent letter with a warning of a draft.

At no point in such a close series can the creditor assume that the customer is in serious difficulties, or that he is "poor pay." The unusual terms, and the clear understanding secured when credit was granted, alone must be presented to the customer as the reasons for urgency.

Other businesses would make different application of the principles discussed in this chapter, according to their terms and circumstances.

Chapter XIII

Collection Letters—Special Phases

206. Holding up the order. When a customer whose account is overdue sends in another order, the situation is one which the creditor must take advantage of. On the one hand, he must not let the customer's credit be extended too far; and all the discussion under Chapter X applies to the writing of a letter that will fit the situation. On the other hand, he must not shut off credit too violently, lest he stifle the customer's trade altogether by not letting him have the goods he needs. If he has no goods to sell, he will have no money to pay his debts. In any case the creditor must conduct the negotiation in such a way as to stimulate the customer's desire to trade with his house.

Two elements form the chief stock in trade of letters written in such a situation. They are, first, an expression of regret that implies the impersonal, inevitable nature of the action—no doubt the customer will see the position in which the house is placed; and second, an emphasis on the value of the goods that the customer has just ordered. Skilful handling of these elements to make the letter fit the case will educate the customer without offending him, and will be likely at least to secure a part payment to bring his indebtedness within the allowed limits.

In the following letters, note the varied ways in which these elements are used.

An endeavor to secure a long overdue payment:

It is a matter of great regret to us that we have been obliged to act unfavorably upon the request made in your letter of November 20.

While we appreciate the peculiar circumstances which have made it difficult for you to reduce your outstanding indebtedness so as to bring it within the allowance agreed upon, still we are unable to allow the present order to go forward without receiving a substantial remittance, of say $150, to apply on past accounts. You will appreciate that though a house may be glad to extend all possible favors, it must act in the interests of all its customers as well as of itself, by maintaining such terms as are consistent with the safety of all concerned.

At the same time, we understand your urgent need for the goods now packed and awaiting shipment, and we believe they would have such a ready sale that you would be justified in securing the amount needed. It is difficult to secure at this late date goods which will give you a satisfactory Christmas trade, and this trade, of course, you do not wish to lose.

We shall hope to be able to ship the goods, and shall hold them until December 3. In the meantime we assure you of our most cordial good wishes, and our desire to be of service.

A cordial letter to a careless customer:

Let us thank you for that nice order for shoes which has just come in through Mr. Wales. Your selection shows that you know what good values those boys' Bluchers are.

But we find, Mr. Markel, that your last invoice is somewhat overdue, and, as you know, our policy prevents us from extending further allowances while things are in this shape.

No doubt you have let this matter go longer than

you intended, and we shall expect to get the amount our bookkeeper has against you in the course of the next week.

We shall go right ahead getting the shoes ready for you, and will have them on the floor for shipment in ten days' time.

We wish you the best of success with your school trade.

More urgent letters:

We earnestly hope to have you acknowledge our letter of June 27 at your earliest convenience, as we are anxious to dispose in some satisfactory way of your pending order of June 16.

July 15, the date set for the shipment of your order of June 16, is close at hand, and we are accordingly very desirous of receiving your instructions, as we have suggested in our former letters.

We hope you will have the kindness to write us before the date in question, and we hope also that the information to be offered will assist in our reaching a definite understanding not only on the order now under consideration, but also on later purchases.

We regret very much the need of directing your attention to the bills on your account that are delinquent, but inasmuch as they stand in the way of our executing your order just received, we have no other recourse.

We trust that your remittance for the items of May 31, amounting to $74.29, may reach us by return mail so that your present order, which is already packed, may be shipped at once.

While not unwilling to add the charge of July 2 to your account, we find that there are two bills, one dated April 5, amounting to $17.13, and the other

dated May 18, amounting to $51.39, which have not been remitted for.

It is essential within our rules that all bills be paid forty days from their date and also that future charges be withheld from accounts that are delinquent. We trust that the propriety of your remitting for these items will appeal to you to the end that the present order may be shipped without a moment's unnecessary delay.

We have written you on various occasions regarding several orders that are still pending in our files, but have not received your reply.

Please understand that as far as your financial worth is concerned we should be glad to extend your credit for a much greater sum than is represented by these orders, but the difference on the account to which we have already referred seems to stand in the way of their prompt execution and we should be pleased to have your explanation regarding this balance as soon as convenient.

We are in receipt of your postal asking us to hurry shipment of your goods, but we appear to be without response to our letters of June 14 and 20.

We shall be very glad to proceed with the shipment if you will send us a deposit to apply on the order and give us permission to send draft with B-L to your bank.

Kindly inform us by return mail so that we shall know how to proceed.

We are in receipt of your letter of July 2 and regret you did not feel able to send us a remittance to enable us to ship the order which we are holding. We have the goods all packed and ready to go to you, and if you do not expect to use them on the terms suggested, will you kindly inform us under cover of the enclosed

stamped envelope so that we can return them to stock without further delay.

You appreciate that it would give us great pleasure to ship the goods on open account, but in view of the delinquent nature of your payments for some time past and the fact that you are not able to promise any improvement, we do not feel able to make the shipment in this way.

We shall await your reply.

A frank letter to a thick-skinned customer who has regularly resisted payment:

We have received through our agent, Mr. James, your order of October 10 for dry goods, amounting to $245.

Now, Mr. Wort, as you are well aware, whenever we have had a bill with you of over $100, we have been compelled to incur the expense of an attorney for collection long after the account was due, and it seems, if we were to fill this order, we should be inviting a repetition of the same trouble.

It is true, you paid our draft for the last bill of about $50 very promptly, which certainly counts in your favor; but the amount involved at present is several times that sum, and we consider it best to write you and put the matter of payment, in case we ship the goods, up to you frankly, and ask you for some assurance that if we ship, the amount will be paid with reasonable promptness.

We are always willing to help our customers out in a pinch with a little extra time; but we must know the date when we may depend on payment being made, before we ship your order. Undoubtedly you will appreciate the fact that it is necessary for us to have this information.

What will you do to satisfy us concerning that point?

Courteous treatment of a customer who has disregarded plain instructions: (Note the assumption that the money will be paid, and the careful subordination of unpleasant statements.)

Our investigations of the financial statement you kindly offered us on May 2 have now ended, with results, we are pleased to say, that confirm the present arrangement in regard to your line of credit. This arrangement, you will remember, limits time accommodations to $300 or thereabouts.

It is our purpose, we want you to know, after conditions have been improved and our dealings have proved satisfactory on this basis, to enlarge considerably on this amount, but in the meantime we shall use our best endeavors to meet your requirements satisfactorily within its limitations.

Inasmuch, therefore, as the order packed under your instructions of June 2 runs $260 in excess of the limit referred to, an advance payment of, say, $200 or $250 will be required if the present terms are to apply. We hope that you can conveniently forward this amount; then you can be sure the shipment will go forward at once.

Please instruct us promptly. Will you not accept at the same time our assurance that we will give the most careful attention to the dispatch of your business.

Sending the order, with an implication that it might have been held up:

While passing your order of June 25 for immediate shipment, we notice that one item of your account, under date of March 19, amounting to $29.11, has apparently escaped your attention.

Without question it is your desire to look after matters of this nature, and we shall therefore expect a remittance in order that the account may be kept in proper balance.

In filling your order we notice that the amount somewhat exceeds your cash credit. However, we know that you want the items selected and we shall make full shipment, asking that you kindly remit us, on the arrival of the goods, the balance remaining unpaid, thus preventing possible confusion in your account hereafter.

We feel assured that you will appreciate the courtesy, and we believe that an increase in our business relations would result to our mutual advantage.

207. Letters to an angry customer. If the urgent measures taken offend the debtor so that he writes a protest, the position of the creditor is strengthened rather than weakened, for he can assume an error somewhere, smooth over the injured feelings of the customer by assuring him of the good will of the house, and confidently ask for a settlement of the account. He takes the customer's protest to imply that friendly measures would produce results, and this makes it logical to suppose that the friendly intentions of the house have not been made clear.

We share your regret at the unfortunate circumstances that have occurred recently in connection with your account, and assure you that we shall do all in our power to prevent other misunderstandings from arising. In that connection, since there still remain several debits and credits which we do not understand satisfactorily, we have thought it best to forward an entire statement of your account taken since January 14, 1914, when last it appeared as balanced.

Will you kindly compare these, one by one, with your records and inform us where they differ, giving us a full explanation? Then, if necessary, we shall be glad to enter proper corrections.

We are very sorry indeed to learn from your letter of June 22 that you have been inconvenienced by our sending you a draft for an overdue balance. We find that you have received reminders of this kind and feel sure that if you had written us, this misunderstanding would not have occurred.

In order to enable you to make a thorough investigation, we inclose a statement of the account showing the balance due at the present time.

It would appear from your statement that the amount of $7.04 is offset by an unadjusted claim. We have made a thorough investigation of our files but cannot find any papers showing an unadjusted claim of this amount. Will you let us hear from you further? We are anxious to make satisfactory adjustment.

208. Claims of discrepancy. The creditor has from the beginning of the follow-up asked if there was a possible error in the statement; partly because it implies courteously that he may be at fault, partly because on grounds of practical necessity he must remedy errors before he can collect. Consequently he must be prepared to receive claims of all kinds and to discuss them without giving up his own rights, but without denying those of the customer. His letters should show a cordial desire to straighten matters out, and imply a confidence that whatever is due will be paid. If unjustifiable claims are made, his letter is definite and unyielding, but clear and precise in the information it gives.

Discrepancies explained—situation not serious:

Your prompt response to our letter of June 27 enabled us to locate the remittance of $17.10 which you had written was forwarded to us. We find that through error it was applied to an entirely different account.

We thank you very sincerely for your assistance, and hope the blunder has caused you no serious inconvenience.

In compliance with your request we are enclosing a complete statement of your account beginning with October 21, 1913.

You will notice that the charge of $6.53 referred to in our various letters is billed on May 6, 1914, which was the time that we discovered our mistake in charging another customer for that shipment. The actual date of the invoice was July 3, 1913, and is the date the goods were shipped to you.

If this statement does not clearly explain the matter to you we will have another one made out beginning at an earlier date.

Please write us by return mail.

Complying with your request of June 27, we are enclosing an itemized statement of your account on which there is at present appearing a balance of $15.98.

Our statement just previous to this did not take into consideration your debits of June 25 and 27, or your credits of June 28 and 29, which would leave at that time a discrepancy of $48.63 appearing in your account. Upon comparing the enclosed statement with your records, we trust you will find it correct, and that it may have your further attention.

If you will kindly refer to your past records, you will find that a portion of these credits of June 1 and 6, amounting to $6.95 and $.85 respectively, were applied on former invoices, covering them in full.

We are enclosing an itemized statement of your account listing all debits and credits which we have record of. You will note there was also due you a balance of $5.31 which we have returned.

Should our books differ, however, if you will kindly

write us full details, we shall be pleased to give the matter our further attention and inform you accordingly.

We have looked up the small balance of $1.43 you wrote about on July 4, and find that it arises in the following way.

When sending us a check December 15, amounting to $56.49, you deducted the sum of $.57 for discount, which was allowed, and $7.04 for returned merchandise, whereas we allowed but $6.83, this being the entire amount of merchandise returned.

If you will add your credits as listed, namely, $7.04, $.57, and $56.49, you will find that the total of these amounts is but $64.10, whereas in your addition you have made this amount $65.10, which is the total of invoice 11302. This leaves a balance on this invoice of $1.21.

We find when remitting for the invoice amounting to $13.85 you forwarded but $13.63, which explains the other $.22.

We trust that with the help of this information you will see that the amount is still due us, and let us have a remittance to cover it.

In reply to your letter of June 28, which unfortunately has been somewhat delayed, we find that you really should have received the benefit of the discount. We have therefore instructed our bookkeeper to see that your account is credited with 93c.

We are very sorry for the misunderstanding which has resulted and assure you that we shall take steps to see that it does not occur again.

We find upon checking the account that you owe, apparently, a small balance of $3.22. If your books show this amount to be offset by a pending claim, we would ask you to kindly let us have the facts so that we can investigate.

An old discrepancy explained:

We are indeed sorry to learn from Mr. F. A. Peters, who has been recently out in Kansas City, that through some misunderstanding you have ceased to do business with our firm.

We are most desirous of straightening this out to your entire satisfaction. Will you not help us out?

December 8, we have record of returning to you an American Express Money Order in the sum of $6.25, which was the credit balance at that time appearing on your account.

We are enclosing an itemized statement listing all debits and credits, which will plainly show the origin of it. If incorrect, will you inform us where we have erred? We assure you it will have our immediate consideration.

We shall hope to get your orders again, but before all else we want to give you satisfaction.

Discrepancy claimed—unjustly:

We received your letter of June 25, containing a draft for $18.05, for which amount your account has been properly credited.

There appears to be some misunderstanding in connection with the condition of your account. We find, however, that a full statement was sent to you on June 9, showing at that time a balance of $49.49. This balance has been reduced to $35.99, which is the amount you apparently owe us at the present time.

If the statement we sent to you is not correct we would like to have you point out the difference so that we can take steps to make an intelligent investigation. In your reply you simply made a general statement to the effect that all of your bills have been paid.

We would like to hear from you definitely as we are anxious to check up the account.

We are in receipt of your letter of June 11 in which you state that invoice of June 26, 1914 and November 1, 1914, for $21.51 and $22.12 respectively, were both paid.

Will you not kindly give us the dates on which payment for these bills was forwarded? If included in remittances for other bills, kindly give us the amount of the remittance and the other bills which it was intended to cover.

As a matter of fact, it would be much more satisfactory if you would take the statement which we rendered you showing a balance of $62.03, and make up a statement from your books showing how the charges listed on that statement were paid. We can then check the matter up with our books and if there are any remittances or credits which you claim that do not appear, we can investigate properly.

We shall await your response.

Your response to our letter of June 27 has been received and we really do not know what steps should be taken to follow your request.

The statements of your account which have been sent you on two different occasions recently, give exactly the information mentioned and should enable you to verify your records very easily.

You will find by examining this statement that there are many bills that are of very old origin which you have partially paid, but have not entirely accounted for. These have all been enumerated on the statement, together with all credits applying against them, and we believe that you will find, after carefully checking up the different sums, that we are really entitled to the complete balance of $327.33 mentioned.

If you are unable to proceed as we suggested toward checking up your records, the only other course remaining is to send us a complete transcript of your ledger record showing what bills you believe are due us.

On receipt of this we will take pleasure in locating and accounting for any differences which may exist. Please adopt one of these methods, and inform us fully as soon as possible.

209. Part payments. To accept part payments cordially as an evidence of the debtor's good faith, is not only just to his situation—he is probably pressed for money—but is wise strategy also. Payment of any sort on an account is an acknowledgment that it is due, and gives the creditor a strong position legally. The Statute of Limitations, moreover, begins to run against an account from the date of the last payment, instead of from the date when it was originally incurred; so that to accept a part payment gives the creditor more time in which he may collect the account before it becomes outlawed.

A letter acknowledging part payment should express appreciation and show the exact status of the account, though it need not emphasize the fact that a debt still exists.

We are very sorry to learn that you have had difficulty in making collections. We note that you expect to send us substantial payments on account once or twice a week, and will gladly assist you by accepting this method of settlement.

We hope that you will find business conditions in your section continue to improve.

We take pleasure in acknowledging receipt of your check of June 11, amounting to $25.95.

This has been credited to your account, balancing it to April 25, on which date we shipped you goods amounting to $11.02.

Thank you for your draft of June 22, amounting to $10.25, which leaves your account balanced up to the invoice of June 24.

You may consider this letter a receipt in full to that date.

We acknowledge with thanks receipt of your check for $26.08.

You will note that our statement called for $26.28 to settle this bill. According to it we credited your account $26.08 cash, freight .26, discount .87, leaving .20 charged to your account.

I notice that during my vacation you were written to about payment on your account, and that a total of about $200 was paid during the month of June, for which I wish to express my appreciation.

I sincerely trust that though July is rather a dull month, it may be lively enough with you so that you will find it possible to reduce the account materially. When you find it convenient, I shall be pleased to hear from you, now that I am back on the job and can look after matters.

According to your request, we have applied your June 28 remittance of $11.20 against the invoices of March 1 and 2, covering them in full.

Thank you for the payment.

We have received your check of $66.26, for which we thank you. This with the proper discount of 67c has been placed to your credit.

We notice, however, that your invoice of June 14 amounted to $67.93, which would leave this remittance $1.00 short. Will you not explain whether this was an error, or a deduction? We have no data to explain it in the latter case.

210. Granting extensions. When allowing a customer's request for an extension of time in which to pay his account, the creditor should do so cheerfully and at the beginning of the letter. But in order to avoid seeming to treat the matter carelessly, in the next paragraph he should go over his reasons for taking this action. Even a brief and conventional statement has a better educational effect upon the customer than no statement; and the opportunity exists to show a friendly interest, even though expressed in few words. Or if a warning must be given, this is the place for it. A courteous paragraph at the end can be based specifically upon the letter written by the customer.

> We are pleased to be able to grant your request of May 1 for twenty days' extension on your account up to that date.
>
> Your reasons for asking the favor were carefully considered, and we appreciate that the present season has been unfavorable for disposing of the goods represented by these invoices. We are glad to see that business in that line is improving, so that you can remit by May 20.
>
> Accept our hearty good wishes for your tourist season.

211. Refusing extensions. When refusing a request for an extension the creditor should first announce his decision as courteously as possible, then present his reasons at some length, and end courteously. If possible, he should lay stress on the pleasant and positive elements of the transaction. If, for instance, he is able to grant a part of the request, he can announce the fact with pleasure, showing his willingness to accommodate

the customer as much as he can. He should avoid making a curt refusal.

The principles that govern this stage of the negotiations are important. First, it should be remembered that extensions are common and that the chief concern of the creditor should be to insist that they be asked for—not taken without asking. Second, the creditor should represent his policy as a reasonable one, which he is always glad to explain. Third, he should at every stage of business relations invite the confidence of his customers, since only thus can he keep close and intelligent watch over their situation. It need not be said that he does not rely too much on excuses given by delinquents, but that he cultivates a confidential relation as one vital element among his sources of credit information and as a valuable check on his policy. Since this attitude may tempt some men to ask more favors than they need, he must show firmness in dealing with them; but since the attitude is intended to draw out a frank statement of the customer's position, he should never be peremptory in his letters at this stage.

Uniform courtesy in refusing an extension, then, is the only tone that can logically be adopted. A fairly long letter should be sent—never a short one—and no matter how much pressure it brings to bear, it should begin and end pleasantly. If the terms it lays down are not complied with, there is plenty of time for peremptory letters afterward.

A qualified refusal, with emphasis on the allowance made:

We have received your letter of February 6 asking

us to grant a further extension of 60 days on the invoices now due, amounting to $241.50. Although we cannot do precisely as you request, we are glad to give you what assistance lies in our power.

If you will send us your check for $41.50 and two interest-bearing notes for $100 each, signed by your president or your treasurer, one for 30 days and one for 60 days, we shall take pleasure in accepting them. We believe this method of meeting the amount will enable you to take care of it without too much inconvenience. Our reason for asking for the personal indorsement of one of your officers is that the rules of our house do not allow us to accept company indorsements.

While we regret being unable to allow the full extension, we believe you will appreciate the fact that our goods are sold on narrow margins, and that we are obliged to adopt a somewhat stricter policy in extensions than we should otherwise. Since the amount involved is small in proportion to the amount of business you do, we are confident that you will not find our plan inconvenient.

Thank you for your frank explanation of your position, which enables us to co-operate with you in this manner.

A refusal, to a "poor pay" customer, giving reasons: (Only two of his frequent delinquencies are mentioned.)

We regret that we have been obliged to take an unfavorable position toward your request of December 2 for further extension on your account.

That you may not think us unreasonable, may we call your attention to the fact that when granting the extension you have already enjoyed, we did so on the understanding that this was the utmost our policy would allow. We remind you also that in a similar case last March you allowed your small note of $28.00 to go

to protest. While we are willing to meet our customers half-way in adjusting difficulties incident to business, we believe that the small amount at present in question can be met without serious effort, and shall ask you kindly to send us your check for the amount due.

We wish you the compliments of the season.

A refusal, on grounds of policy, to a fairly good customer:

We have received your letter of May 24, asking us to accept your note for the amount of $70.59 now past due. In justice to our business we think you ought not to ask this favor of us.

It is our regular policy not to accept notes, for the nature of our business is such that we absolutely cannot afford it. The terms we regularly allow represent the best we can do. If our accounts were large and our goods of such a nature that they moved slowly, the situation would be entirely different, and we should be quite willing to allow more time; but as it is, our goods are sold in a few days after the opening of the season and our dealers receive payment for them in a short time. Under these circumstances, you will agree with us that it is not really just to ask us to accept notes.

We trust that you will understand our position, which we are glad to make clear, and that you will send us a check promptly to cover your account.

212. **Acknowledging settlement.** When the efforts of the creditor have been crowned with success and the account is settled, the acknowledgment should be prompt and cordial, and as brief as possible. The least said about the delinquency, the soonest mended. But the letter may well contain sales material as evidence that the house desires to keep on good terms and appreciates the customer's trade. Let the dead past bury its dead, and go after the next order.

If the customer sends in an angry letter with his remittance, the opportunity for education in collection and credit problems should not be lost, and the good will of the house toward its customers should be set forth. Such a letter may do much to prevent future delinquency. A good arrangement of material in such a letter would be a paragraph expressing regret, one explaining the policy of the house, and one containing sales material.

213. **Courtesy vs. rough treatment.** Almost invariably, the letters from a collection department should be courteous. Very seldom are rough treatment and severe language of much value. Their appeal is chiefly to fear; and fear becomes most active when the threat made is to be carried out at once. Any debtor knows that this is unlikely, especially early in the negotiations. A more successful appeal can usually be made to pride; but severe language destroys pride, leaving only anger. Another successful appeal can be made to self-interest; but the strongest appeal to self-interest is the suggestion that the customer keep his standing good in the eyes of the business world, while severe language shows that this standing is already injured. The delinquent feels that he might as well hang for a sheep as a lamb; he has forfeited the good will of the creditor, as the severe language of the latter has shown, and might as well continue to withhold the money until force is actually employed. Thus courtesy is more effective than severity in getting the money; while no one will doubt its superior effectiveness in keeping the customer.

The *action* taken must, of course, often be severe; but the *language* should always be less severe than the situation seems to warrant. A study of the examples shown throughout this chapter and the preceding one will show that much of their success in maintaining a courteous appearance is due to their use of circumlocutions and euphemistic phrases. The writer of collection letters does well to provide himself with a large vocabulary, so that on occasion he can avoid calling a spade a spade. Stress can be laid, too, upon the impersonal, automatic nature of whatever action is taken, showing that it is an obligation of business that the house regrets and has tried to avoid. Appreciation can always be shown of past business.

However courteous the writer of collection letters may be, he must never retract a demand once made—though he will be cautious about making demands—and he must always definitely imply or state that the account is due.

Sharp language has a value at times to stir a sluggish mind to action, but a little goes a great way. Or when a customer has deliberately taken a wrong position, the house must use a strong hand, though it maintains its dignity.

The following series of letters was given by a prominent credit and collection manager as a case in which the right amount of severity—used upon this particular customer—worked better than any amount of courtesy. But even here, note that the language is decidedly restrained, and more effective for that reason. The last letter of the series brought a profuse apology from the customer.

Letters about property statement used as vehicle for collection:

(To the customer)

Our credit files show that you take your inventory usually about the middle of February. Accordingly, since it is customary with us to receive our credit information from time to time, and as we have no recent information from you, we take the liberty of asking you if it would be convenient for you to put us in touch with the present condition of your affairs.

We trust it will be your pleasure to send us this information on the blank that we enclose, although any other form you desire will be equally satisfactory.

We hope that the outlook is favorable in your section for a prosperous spring and summer business.

(From the customer)

We are in receipt of your letter of February 16, and would like to know where you get your information from, stating that we take our inventory in the middle of February. We cannot see why we are under obligations to give you a statement of our affairs, as we give them to Bradstreet and Dun's and if they are not satisfied as to our rating, we certainly do not want you to take any chances on us. This is the first mercantile house that has ever asked this of us. While we are not at all afraid to make any statement at any time, yet we are not receiving an amount of credit of you that should justify your having a statement.

If our account is not satisfactory with you, just kindly let us know by return mail so we can arrange without any inconvenience to you or us.

We regret that we cannot comply with your wishes.

(To the customer)

We have your letter of February 22, and regret you do not feel disposed to send us the statement which we requested.

The reason we wrote you direct was that we did not find any 1914 statement in the agencies, whose report we have before us, the last statement sent us in response to our recent request being that of February, 1913. The reason we stated our understanding that you take inventory the middle of February was that in your 1913 statement to the agencies they stated that the condition was given to them as of February 14, 1913. The reason we felt the necessity of recent figures was that not only has your small account with us been slow but from reports we have before us we note you have been slow in many other quarters.

It is not, of course, necessary that you should give us this statement unless you desire to do so. When we want definite information we always feel perfectly justified in going direct to the customers; they certainly know more about their business than any one else, and we did so in this case because we did not find it in the agency sources. We have always felt the more closely we are in touch with our customers and their affairs, the better able are we to serve them, and we make no apology in asking any concern to put us in touch with the condition of their business.

We would not feel justified under the circumstances in forwarding goods without the statement. We will again write the agencies and ask if they have your recent statement on file and if they have, ask that they kindly forward it to us. When we receive it we will be pleased to give it careful consideration and advise you whether we feel justified in shipping the order we have upon our files for spring.

In the meantime, should you prefer cancellation of the order, it will be entirely satisfactory to us.

We shall await your pleasure in the matter.

214. **Arrangement of material.** In several sections (195, 210, 211) suggestions have been made about pos-

sible arrangements of material. As far as arrangement relates to emphasis, the chief points arising in collection letters can be summed up briefly here.

A sharp phrase, an unpleasant statement, or one dealing with a delicate matter, is much the strongest at the end of the letter, next strongest at the end of a paragraph, and least strong in the middle of a paragraph or sentence. Thus its effect can be regulated to fit the case.

To begin courteously and end with a definite requirement gives an impression of strength, and throws the emphasis of climax upon the requirement. To begin with a definite statement of the unpleasant subject and to pass on to other matters implies frankness, and suggests that the writer is not anxious about the situation. To begin and end pleasantly, and to put the unpleasant topic in the middle paragraph, implies an unruffled continuance of friendly relations.

215. Length. In general, long letters are good to give an impression of carefulness and reasonableness; short letters, to stir to action. A long letter can successfully "bury" a sharp statement, decreasing the emphasis of the few unpleasant words by the greater emphasis given to courteous language. Long letters and careful handling go well with large accounts; short letters and insistence with small accounts. Fairly long letters at some stage in the follow-up series are essential to successful and close collections; since in them the creditor can explain his reasons for insistence, uniting in a single serious discussion the effects he would otherwise seek to produce by several short letters. Only in

this way can he press the customer closely without giving offense, for it is hard to write a short letter which will be serious without seeming peremptory. There is more chance to say the wrong thing in a long letter than in a short one, but careful preparation, and the right use of forms (see Chapter XXI) will make it as easy to handle as a short letter.

216. **Varying collection methods.** If a customer knows that his creditor will send four letters or eight letters before resorting to serious methods, he may wait for the fourth letter so as to get the extension of time. A man of any decency ought not to need the long, courteous letter of discussion more than once; if he finds himself hard pressed he will probably write for the extension he needs. Accordingly, if a customer becomes delinquent a second time soon after the first occasion, the "letter of discussion" addressed to him should take a decidedly more urgent tone; and any delinquency should be noted on his personal record to guide the creditor's future action.

217. **Retail collections.** Essentially, all the principles discussed in this chapter apply to retail collections as well as to wholesale. The retailer's collection problems differ from those of the wholesaler chiefly in that his methods of credit extension are looser and that he sees his customers more often. The first is a source of weakness; the second, rightly used, is a source of strength.

Loose credit extension results in his getting a number of "poor pay" accounts on his books, and in failing to

educate his customers against delinquency. Nevertheless, to a greater degree than is commonly practiced, some sort of education can be given (see 163).

After delinquency begins, the retailer's opportunity to see his customers personally can be turned to advantage. His collections are usually made by sending a statement with a reminder stamped on it, or a printed, courteous form (see 194). When these do not avail, the best method is to speak to the delinquent when he comes into the store, or to call him up by telephone and ask for his help on his account by a certain date. A letter explaining the situation, like the letter of discussion sent by a wholesaler, will usually have effect with reasonable people who are only careless.

A letter from a newspaper, explaining its position: (Note that the emphatic positions in the letter are occupied by pleasant language, and that the collection appeal is "buried.")

Dear Mr. Fuller:

Here is an interesting fact, with some important inferences.

Over 5,500 families in the city of Sacramento are regular readers of the Daily Register. Incidentally a greater number of families outside of Sacramento are subscribers to the Daily Register. Now for the inference. If our 12,000 subscribers all were in arrears on their subscriptions to the extent that you are, as is shown by the enclosed statement, you can easily see that we would be carrying a very large burden in past-due accounts.

You will note on the editorial page of the Daily Register that all subscriptions are payable IN ADVANCE, and that the price of the paper in advance is lower than would otherwise be the case. This arrangement for

payment in advance is made to avoid the heavy burden of carrying accounts—too heavy a burden for a newspaper, since it does business with so large a number of people whose accounts are small, and consequently a great expense to take care of.

We appreciate your patronage highly, and take pleasure in accommodating you and our other friends by not pressing them unduly in regard to their subscriptions. But you can readily see that to make the Daily Register a better paper, we need the money due us from people who have received our issues. No question but you have just overlooked this small amount, small to you, but big to us. Won't you take this letter as a reminder, and send us the amount of the enclosed statement by return mail? Then you won't overlook it again.

The statement is rendered at the advance rate, although it is for a past-due subscription. During the month of April payment will be accepted at the advance rate for this arrearage.

Thank you for your past patronage.

Yours very truly,

If the delinquent has stopped trading with his creditor, in fear of being "dunned," so that his business is being lost as well as the amount of his bill, a series of sales letters may bring him into the store where he can be asked for payment. Or more effectively, a "jogging" letter can be sent, expressing regret at the loss of his business, and asking if through any fault of clerks or defects of merchandise he has become dissatisfied with the store's service. This may easily be the case. Many retail customers are exceedingly unbusinesslike, and allow a small dissatisfaction to turn them away from a store where they owe money. If this frank appeal to

the delinquent's appreciation of the merchant's services is not effective, it is wise to suppose that he is temporarily in difficulties, and to write him a courteous letter, asking him to call on a definite date to discuss a plan by which without serious burden he can give the merchant help on his account. The plan presented in the conversation would be part payments.

Absolute courtesy and an emphatic appreciation of past business should always be shown in retail collections. Nevertheless, letters should be definite, and should not withdraw from a position once taken; nor should they ever imply that less than the whole account is to be paid.

218. Caution in the use of examples. Although the letters given in the chapters on collection letters have been successfully used, they should not be followed blindly. Taken as a whole they embody logical methods of collection, with enough variety of appeal to reach most types of delinquents. But it is all-important that the writer know his man, and judge what sort of appeal will be effective with him. Because of the delicacy and importance of the situations, it is dangerous to write at length and frankly to a customer about his attitude and his reasons for non-payment, unless the writer knows the individual he is addressing, and knows how to use langauge with precision. But the creditor's attitude and his reasons for desiring payment can be handled at length.

Wise handling of credits is better than urgent collecting. An ounce of prevention is worth a pound of cure.

The best way to collect bad debts is to avoid them.

Chapter XIV

Sales Letters—First Principles

219. A branch of advertising. The spectacular development in other branches of modern advertising has extended to sales letters. The enormous space given to newspaper and magazine advertisements, to street car and bill-board display, is paralleled by the floods of sales letters that fill the mails. And though other forms have probably reached a higher general level of excellence, aided by their alliance between the art of the writer and the art of the designer and illustrator, nevertheless some sales letters rank with the finest products of advertising, and even mediocre letters have a kind of effectiveness that no other variety of the "appeal to purchase" can secure.

220. The letter vs. the salesman. As compared with the visits of a salesman, letters have the advantages of cheapness, of rapidity, and of precision in language. Many thousand letters can be issued for the cost of a salesman's trip; they can be prepared and put into the hands of readers in a tiny fraction of the time it would take him to make the rounds; and their language can be chosen and regulated so as to produce the exact impression desired, where a salesman's personality and conversation cannot be so carefully managed. A letter always finds the prospective customer at home, and can always claim at least a moment of his attention. It can

express the personality and salesmanship of a skilled expert—the man in charge of a whole business—while the salesman may be a subordinate. The salesman's advantage is the force of his living, breathing personality, and his ability to guide the conversation through the objections of the customer to a successful termination in a sale; moreover, if the customer is not in a good mood, the salesman can "call again." These advantages the letter can partly offset through good appearance, personal style, and skilful arrangement of material so as to dispose of objections in advance. It makes an appeal to the eye, and the written word will often be remembered longer than words spoken. It, too, can "call again" in the follow-up. Though the letter cannot take the place of the salesman for all purposes, it can do much of his work in all businesses, and all of his work in some businesses.

221. **The letter vs. other advertising.** As compared with advertising in printed periodicals, in street cars and on bill-boards, the letter has the advantages of being direct and personal. It comes straight to the person for whom it is intended, and claims his undivided attention. It takes the form of a personal communication, intended for him alone and gauged to his precise needs. The fact that it usually is a form letter may diminish this personal effect, but need not destroy it. (See Chapter XXI.) By handsome paper and letterhead and by good layout (see 277) it can utilize a great deal of the advantage of design and illustration.

222. **The letter as an auxiliary.** The claims of the

letter need not be urged against those of other mediums of approaching customers, for it finds its chief service in supplementing them. Letters can prepare for the visit of a salesman, or keep the interest of customers between his visits, enabling him to call less often and to do more effective business when he does call. Letters can be written to people who have seen an advertisement and sent an inquiry; or they can be issued at the same time that other kinds of advertising appear, making the same appeal from another angle. They can aid and complete the work done by the catalog of a mail-order house.

223. **Every letter a sales letter.** As has been seen in the preceding chapters, the intention to sell goods should be an element in practically every business letter. The courtesy and good will, the intelligence and desire to serve which appear even in routine letters will make readers more willing to buy from a firm of such high character. Among all the arguments having weight with purchasers, the reliability of the firm stands highest, and every letter issued can drive this argument home.

Sales material can be incorporated as a separate element in many kinds of letters. For example, when acknowledging orders, making adjustments, or writing about credits and collections, there is opportunity to speak directly about the merits of goods and the service given by the house. The unity of letters on one subject should not be broken too abruptly by material on another subject, but the sales department can regularly

supply information to other departments, and the writers in these departments can work this material in when the opportunity offers. Often a sales folder or leaflet can be inserted in the envelope, but this is most effective when referred to in the letter.

224. Announcement vs. appeal. The simplest type of sales letter, though it can hardly be called a letter, is the announcement. Before the modern development of advertising, merchants were content simply to state that they had certain goods on sale, trusting that the purchaser would realize his own needs and desires, and would come to buy. "We have received and hold on display a quantity of imported Scotch worsteds. Kindly call and make your selection." So runs a typical old-fashioned announcement. Its tone is impersonal; its ideas do not extend beyond the interests of the seller. It makes no real attempt to stimulate the desire to purchase.

The modern sales letter is a personal communication appealing to the purchaser's needs and desires. How it achieves this will be discussed in the following sections.

Announcements used as sales letters have, however, their valuable place. Their formality can be utilized to suggest the dignity and reliability of the house using them. Their language can appeal by its restraint and unobtrusive simplicity, while suggesting many attractive features of the goods on sale. Since their closest parallel in social correspondence is the engraved announcement or invitation, they probably can best follow their logical possibilities when handsomely printed on a card or note

paper, and in connection with goods that suggest luxury, dignity, or beauty—qualities that in large measure carry their own appeal. Elsewhere for sales purposes the announcement style is to be avoided, or at least before it is adopted its merits should be carefully weighed against the merits of the style of appeal.

225. "We" or "you." Differently put, the distinction between announcement and appeal is that one takes the "we" attitude, and the other the "you" attitude. This does not apply so fully to the best type of announcement just discussed, which includes suggested appeals from the "you" standpoint—the standpoint of the customer.

226. Gathering material. The material for letters is secured by studying the goods to be sold and determining what customers want of them. The letter writer should go over every inch of the ground in his search for material; he should study the goods in their manufacture or production, the personnel and organization of the house that handles them, the uses to which the customer can put them; he should collect testimony from users belonging to every class and concerning use under every condition, both ordinary and extreme cases; he should ask his salesmen regularly for the arguments that they find most effective, and for the objections that are most often raised or hardest to answer. He should lay in a stock of ideas against future scarcity and renew it zealously every day of his life, for it is a painful task to spin a dozen sales letters out of material fit for only five. During all of his search he should keep uppermost in

his mind the point of view of the people who are going to buy, so that he can present his material not as he sees it, but as they, the users of the goods, see it. What interest have they in a particular process of manufacture, or in the personality of an inventor, or in the number of windows in a shop, or in the shape of a tin can? None or much, as the case may be; and on the answer depends the usefulness of the data for his purposes.

All these facts can be shaped into "talking points" or arguments which may at one time or another have value in securing sales.

227. Salesmanship in print. What has been said so far applies almost equally well to all kinds of selling efforts, and justifies the phrase that calls sales letters only "salesmanship in print." Indeed, there is nothing about the sales letter which makes it impossible for any man to write, if he has a command of language, a knowledge of his goods and of his customers, and can learn to avoid the errors that a few suggestions and his own good sense will keep him from committing. The letter writer merely endeavors to put on paper the methods which have proved successful behind the counter or on the road.

228. The size of the audience. The difficulty of writing sales letters, however, increases with the size of the audience addressed, just as the salesman finds it easier to sell goods to ten customers in his own store and in his own town than to a thousand customers scattered over a wide range of territory. If a writer is ambitious to reach the people of a state, or of the nation,

or of another country, he must realize that the difficulty is greater than if he were writing to the people of his own city, who know his good reputation and his real desire to serve them, and so will pardon any small error he makes in addressing them. Then, too, he knows what the people of his locality want, and he may not know what the people of the state or of the nation want.

229. **The needs of the audience.** One of the first tasks of the writer of sales letters, then, is to select his material according to the needs of his audience. Suppose he prepares a list of doctors, or of school teachers, or of users of malleable iron, or of dealers in office supplies, or of people who have incomes of over $3,000 a year, or of merchants who have bought less from him this year than they did the year before, or of people who are going to build new houses, or of young men graduating from college, or of housewives in the west end of town, or of any set of people who can be listed together because of their similar need for his goods. In any such case he can select arguments applying to them particularly.

230. **The tastes of the audience.** The selection of material, and to a far greater degree its phraseology, must be determined partly by the tastes as well as by the needs of the particular audience addressed. A letter to the wives of professional men or of well-to-do business men should have a language and an appeal different from that used in a letter to farmers, even though the letters are about the same article. But it is usually not necessary to *talk down* to an audience. Several careful experiments have

shown that even the less cultivated class of customers, with little money to spend, are quick to respond to the implied compliment of letters which follow the highest standards of appearance and language. On the other hand, a writer who is successful in using language that appeals to one class of buyers may need to spend much study in mastering the language that appeals to another; the style of the good plow salesman may not be effective in selling carpets and curtains in a city, or in getting college professors to take a European tour.

231. **The demands of the subject.** Besides this choice of language for the audience, there is a choice of language and of appeal for the subject. The same customer will approach in a different frame of mind the purchase of bonds or life insurance on the one hand, and a suit of clothes or a set of fishing tackle on the other. The difference is not only that between a fundamental need and a desire, for he may need the suit; but it is partly in the amount of the investment and partly in the amount of reasoning power he must give. The suit or the fishing tackle he can put into immediate use; the bonds or the insurance do not produce their benefits for a long time, and more serious and careful language is needed to make the customer perform the amount of reasoning that the purchase demands. And so a grand piano, which a man buys to satisfy his desire for the beautiful, must be spoken of in a style different from that used about a heating system for his new house, which is necessary for his comfort.

232. **The personal tone.** A sales letter should con-

vey a pleasant impression of the personality of the writer. This is first of all a matter of showing real and intimate knowledge of the customer's needs and wishes, for we all have a good opinion of the man who is interested in us. The tone of a letter must show its writer to be courteous, sincere, intelligent, enthusiastic about his goods, and eager to give service. It must imply that while he is, of course, in business for his own profit, he understands that the basis of his success is an ability to help his customers—to fit his supply to their demand.

The style of direct and personal address, which speaks of the customer as "you" and mentions details of his precise situation, is the style to adopt in every paragraph of the letter.

233. **Securing confidence.** This personal tone, rightly used, is one valuable means of securing the customer's confidence. And confidence, which is necessary in every form of business, is peculiarly the foundation of business done by mail. In a business conducted wholly by a mail-order system, the need for establishing confidence can be clearly perceived, since the customer places all his trust in letters and catalogs only. He cannot see the goods or sample them from stock; he cannot assure himself of the seller's integrity by meeting him personally or going over his establishment. The same holds proportionately true of any business done partly by mail. A letter is a voice spoken into the dark; when another voice responds, we reassure ourselves by imagining the speaker, and welcome any indication of his personality.

The guarantee placed upon goods, especially the unconditional guarantee which allows returns for any cause whatever, is another valuable means of securing confidence. It should be considered a secondary argument, however, and employed after the buyer has been assured by other means that the goods and the house behind them are reliable. Only then will he appreciate the real value of the guarantee. Its suggestion is, "We can afford to guarantee our goods, for we know that except in rare instances no cause for dissatisfaction will be found. This is the final proof that our sales arguments can be believed."

Chapter XV

Sales Letters—Building the Letter

234. A letter should be simple. Since a letter is a personal message, its total effect should be one of simplicity. Any advertising should be easy to read, but the letter has that additional reason, which does not apply so strongly to printed matter. Simple wording, straightforward statements, conversational style, an absence of over-emphasis, should characterize it throughout. This is especially true of the point of contact, which gives the first impression of the letter.

235. Length. For the same general reason, a sales letter should usually be confined to a page, though if the reader's interest is assured and the subject requires serious thought, a letter of a page and a half or two pages is pretty certain to be read. A long letter must justify its length by specific and interesting facts. When much information is to be given, it is almost always better conveyed in a booklet or a folder, while the accompanying letter acts as a point of contact for the whole proposition, or follows it with persuasion and a clincher. Because of its personal, persuasive quality, the letter gets a hearing more easily and closes a sale more effectively than a booklet, but it must not be overloaded with information. A printed booklet with good type is easier to read than a typewritten letter. A form letter of several pages is pretty certain to go into the waste basket.

236. **Paragraphing.** Short paragraphs are more attractive than long ones. Particularly at the beginning and the end of the letter, the paragraphs should be relatively short so as to increase their persuasive power, while the material for conviction may appear more solid. A number of paragraphs of the same length look monotonous, whether that length is eight lines or two, and conversely, a variety in paragraph length is pleasing. If the subject matter suggests serious consideration, more of the paragraphs may be relatively long.

The unity of a paragraph in a sales letter must be absolute, so that each argument becomes perfectly clear before another is introduced. Thus every paragraph economizes the reader's attention by telling him only one thing at a time. No single principle of good sales letter writing is more important than this.

237. **Arrangement of material.** In spite of the limitless variety of sales letters, the range of their subject matter, the different circumstances under which they are sent, and the devices of their authors, a definite principle can be established as to the order of their material. For a sales letter is an argument, like a speech or a magazine article; that is, it aims to bring some one else to the writer's way of thinking. It does, besides, what not all arguments aim to do directly, that is, to produce an action. The rules for handling argument are the best known and most widely used of all those covering the written word, and in their application to letters have undergone no fundamental change.

Every sales letter can be roughly divided into four

parts: (a) the point of contact, which secures the reader's attention; (b) conviction, which proves that the article has merit; (c) persuasion, which shows the reader that he should buy it; (d) the "clincher," which urges him to take some action. This is the natural order of any argument. To put it into more general terms, the letter is an appeal to action, pleasant, interesting, persuasive throughout, containing solid reasons toward the beginning and growing more appealing toward the end until it ends in a specific request.

The need for including each of the four elements in any letter is evident. To the customer, surrounded by a multitude of appeals for his attention, comes an envelope —possibly one of several hundred received at the same time. He tears it open; will the first sentence of the message call his thoughts from the business they were engaged with a moment before, and secure his undivided interest? If so, the real subject of the letter which follows will gain a clear field, and can employ its opportunity to make a solid impression. Without the element of conviction, consisting of evidence which gains undisputed belief, the whole letter will ring hollow. It will fail to appeal to an intelligent man, and though it may move a careless reader, he will repent of an action that he has taken without reason. But conviction alone will leave him cold and unmoved, and so persuasion, "that which moves to action," is employed. Where conviction has appealed to his intellect and his needs, persuasion appeals to his emotions and his desires. Conviction shows him the article is worth buying, while persuasion shows him that *he* ought to buy it. Finally

the clincher asks him directly to take action, to "buy now."

Conviction and persuasion must go hand in hand at every point, the difference between their use in one section of the letter and another being chiefly a matter of degrees. The personal tone is the chief means of persuasion, and it must pervade the whole argument. No part of the letter should sound unreasonable; every fact must be persuasively put.

To show how these principles apply, two sales letters of different character can be examined.

The first offers a bargain to a dealer, an occasional customer of the wholesale house which writes the letter. He will read, presumably, whatever comes to him from that source.

Point of Contact	It happens that almost every week we have odd lots from our different departments, some of them being items which our buyers could not get enough of to catalog, but which were too good to pass up, so that they were bought for house bargains. Others represent goods that we have discontinued.
Conviction	Our China buyer, Mr. Phillips, just 'phoned me and informed me that he has a few packages of just such goods that he has put a very special price on. The assortment consists of three each of eight items, making a total of two dozen in a package, among which are included salads, jugs, cups and saucers, chop plates, fancy plates, etc.
Persuasion	A great many items in this assortment are regular 50c sellers, and there is not one of them but would easily bring 25c. The

average catalog price of this assortment would be about $4.00 a dozen. Our special clean-up price is $2.25 a dozen.

Clincher

If you can use one I would suggest that you let me have your order by return mail, as the quantity of these assortments is limited.

I am enclosing an envelope for your reply.

Yours very truly,

P. S.—I am also enclosing you a little leaflet which tells you how to get rich by losing money. This leaflet brings you a message worth reading.

The conversational first paragraph is interesting, without making a particular effort. It presents a bargain of a type that the dealer can make money on, though the wholesaler offers it below cost, reaping only the advantage of clearing up an odd lot. It suggests, "This opportunity comes almost every week to dealers who trade with us."

The second paragraph presents the particular article offered, which is well enough known to the dealer so that it needs little description. A mental image is presented of the telephone conversation, followed instantly by the dictation of this letter. The sentence not only has human interest, but begins to suggest rapid action. The attractive price is hinted at.

The third paragraph tells the price and the profit, which in this offer are the chief persuading factors.

Next comes the appeal to action, made urgent by the suggestion that the supply of assortments is limited. The action is made easy by the enclosed envelope.

The postscript appeals to curiosity, though if the reader knows what it means, he sees that it emphasizes the point of the whole letter. "Such bargains are valuable to you in themselves; to us they are valuable in securing your trade. We work for your interests but we find it pays us. We can show you how to apply the same principle in your own business."

The letter as a whole is simple, and depends for its success on the dealer's unquestioning recognition of the value of the bargain.

The second letter is an argument, the last of a series, for the renewal of an expired subscription. The reader's failure to renew or to respond to previous appeals shows that the case is fairly desperate.

Contact

STILL A CHANCE TO SAVE THAT DOLLAR

We have been postponing from week to week a disagreeable job. To put it bluntly, we have been reluctantly compelled, in accordance with the requirements of the post-office department, to discontinue your subscription, which is overdue.

Conviction

Yet we believe that after a year's reading of The . . . . you are interested in the magazine and its work, and we had expected that you liked us as well as most of our readers do in our new fall dress, you would renew your subscription.

Now that the real test has come of whether there are enough people to shoulder the ordinary publication expenses of such a journal as The . . . . we are particularly anxious to have our readers tell us definitely whether they wish to renew or discontinue.

Persuasion

In order not to bar out any reader as a result of the increased price, we have made a special rate of $5 for one renewal and one new subscription. Thus any subscriber can make up the difference of $1 in price, and help broaden the sphere reached by The . . . .

This month, too, we can make clubbing rates with other magazines at from $.35 to $.90 less than we can after November 5. October and early November in the publishing business is called the "last chance" period. Publishers are making special offers in order to bring in a large number of subscriptions now. On the back of this sheet we are giving you the advantage of these rates.

Clincher

Send in your renewal orders now and reap the benefit of these special prices.

Sincerely yours,

THE . . . .

The headline in capitals appeals to the money-saving instinct and carries the reader through to the persuasive offer. The first paragraph, attractive in its frank and unconventional phrasing, instead of blaming the reader for failing to act, apologizes for stopping the subscription and lays the blame on the post-office department.

The second and third paragraphs pass rapidly over the central facts which prove that the magazine has merit—the important philanthropic work it does, its interesting contents, the new form in which it appears, the duty of supporting a magazine of this character at a critical stage in its career—and simply asks for a definite decision. No obligation is implied, but the appeals are so wisely chosen that the request is hard to refuse.

The special price offer and the "last chance" clubbing offer follow instantly, with a persuasive appeal for instant action. The clincher adopts the urgent imperative form, but it includes a persuasive reminder that the action will save money for the reader.

Each of the two letters is skilfully adapted to a precise situation and a definite class of readers. Their circumstances and to some degree their methods are widely different, but they illustrate the similarity in arrangement between all kinds of arguments.

238. The point of contact. The material used for the point of contact must be interesting in itself, must relate directly to the article to be sold and to the spirit of the letter, and must incline the person addressed to read farther. It should make as natural and friendly a beginning as possible, and the best way to do this is by referring to previous acquaintance with the customer or to past letters from him, and especially to anything that indicates his wishes or his personal situation. It must follow the rules of good taste, however, and guard against assuming an acquaintance that does not exist. Particularly in letters to women or to dignified business men, and in the first letter of any follow-up series, the tone while pleasant must not be familiar.

A phrase that shows perfect comprehension of the reader's needs or desires is attractive because it appeals to self-interest. A phrase that expresses the whole point of the letter in a nut-shell is attractive because it saves the reader's time. A question, a significant fact, a quotation, an epigram, a reference to current events, an

item of news, or a phrase full of human interest—all of these are good material for the beginning of a letter. An anecdote or a testimonial, if brief enough, combines the values of human interest and good evidence. The first paragraph should rarely be more than three or four lines long, and it may contain only two or three words. The question of paragraph length, however, depends partly on the subject of the letter (see 231). The following are examples of good introductions that catch the reader's interest.

As an owner of a summer home you especially need a good road between Milwaukee and Oconomowoc—your visiting guests need it—the auto owners need it—the wagon hauling heavy goods needs it and the farmer needs it.

There is an out-of-the-way shelf and a storeroom closet in every retail store. Whatever you see in one of these places you may be sure is a pretty slow seller.

A hundred thousand Americans are using daily a new book which tells the whole story of human knowledge in a new way, in the light of the most recent research and in readable and interesting language.

If we should place in your factory a machine, turn on the power, and demonstrate that it would reduce the present cost of an operation 50%, you would buy the machine—even if its time-tried predecessor went to the scrap pile.

At nearly every meeting of creditors in bankruptcy cases the same old question comes up—Why?

Take, for instance, two factories buying the same

raw material and selling the same product; why does one pay dividends and the other, after a hard struggle, go into bankruptcy?

Andrew Carnegie recently said that his recipe to enable a poor man to get rich was to save $1,000 and then begin prudent investing.

Russell Sage said, when asked for the keynote of his success, "Buy your straw hats in winter."

We are going to give you an opportunity to apply the principle. This is it, briefly:

A short crop and the European war are sending the price of linseed oil upwards by leaps and bounds, so that it is probable it will sell for $1.00 a gallon or over in a short time.

The answer is, use . . . .

Thousands of dollars are lost every year by milk dealers and farmers through sour milk.

Are you a farmer or a miner?

Don't be surprised—there are lots of farmers who are really miners—they mine instead of farm their land.

In mining you take the wealth from the land, and you continue to take it until it's all gone.

It's the little things about the farm that count; it's the little things that irritate. If all the farmer or the farmer's wife had to do was to jump into the big work of the day and clean it up, farm work would be somewhat of a pleasure.

Pumping water by hand for your stock at the same time you are putting up 60 acres of timothy, is trying to do your own work and the windmill's too.

239. Typical errors in the point of contact. "All beginning is hard," runs the proverb, and the beginning of a sales letter, particularly of an "original" letter, sent to a prospective customer without his writing for it, runs the risk of falling into several typical errors. Errors at the beginning of a letter that replies to an inquiry or that continues a follow-up series will be considered later. (See 256.) Following are several examples of inferior types of beginnings, all taken from "original" letters.

(a) The most natural error at the beginning of a letter is for the writer to say too much about "we" and "our goods" in the announcement style. The facts he presents may be of the utmost significance, but a connection needs to be made between them and the reader's interests.

> We have been in the business of manufacturing gas plates for several years and have had very gratifying success in placing our plates on the market. It has been our aim for some years to make such a gas plate for domestic purposes as would prove practical under all conditions.

> The same fair and square methods that have made a reputation for the House of Miller on Carriage Lamps are making a reputation for us on Auto Lamps. We are building fast.

> We are pleased to enclose circular describing our machines which we sell outright without lease or royalty.

> We are desirous of calling your attention to our presses. These machines lead the market.

We beg to call your attention to the enclosed catalog in which you will find complete but concise description with lowest net prices of our motors.

We are building a very desirable motor. It is simple, compact, neat.

(b) Or the contact, instead of being specific in its language, may be weak and general. It should contain precise and concrete words.

The enclosed booklet illustrates a number of items taken from our general catalog which are of interest to factory and mill supply houses. The cans illustrated therein are useful for many different purposes, and include all kinds of galvanized cans for collecting and easy handling of refuse and waste matter around a manufacturing plant.

(c) Occasionally the contact makes a negative suggestion instead of a positive one. It is better to take the reader's interest for granted and to appeal to it strongly than to apologize for approaching him or to suggest that he may not be interested. Negative suggestions likely to occur in a follow-up are discussed in 256.

We are sending you herewith a brief bulletin in an attempt to interest you in our machines.

You are a busy man. Appreciating this fact, we are taking the liberty of handing you herewith our booklet which explains in as concise a form as possible some of the fundamental principles upon which the stability of our investment rests.

We wonder if you are users of any of the chemicals listed below.

If you are manufacturing galvanized sheets or a line of galvanized products, as we presume you are, we think you will be interested in our new patented . . . .

(d) The over-emphatic point of contact that imitates the scare headlines of a yellow journal offends not only against good taste but against the personal, conversational style of a letter. Such is the "Stop! Look! Listen!" or the "Big Money for You!" heading, a variety which is fast disappearing from advertising. Except occasionally in a follow-up where the message has been often presented without success, the point of contact should not be of a startling nature, though it may easily resort to unusual phrasing. A plain statement is easier to understand than a shout, and lower case letters are easier to read than capitals.

(e) The irrelevant contact, which begins on one subject and passes to the subject of the letter, is a poor introduction because it does not introduce. It attracts attention to the letter but not to the goods, and so it wastes the valuable first moment of the reader's interest. The weak analogy is of this kind, which draws an indistinct comparison between some well-known idea and the claims presented in the letter. What is known as the "blind heading"—the statement that is not clear in itself but is designed to awaken curiosity—is occasionally a good device for a letter if instantly explained; the fault lies in giving it so much space that the real subject of the letter is delayed.

Analogies poorly drawn:

The European war is attracting a lot of attention these days, but so is our big line of fall goods.

If you were going to sell a good work horse or a mule, you would naturally expect and would not hesitate to price him at what you knew the animal was worth. The buyer wouldn't expect you to sell the animal for less. Everyone must have faith in his own observation, so that when you set your price, after a careful examination the buyer is prepared to pay it.

Why not apply that rule in buying a wagon? Examine it carefully. That's your privilege and your duty.

240. **Conviction.** The material used to convince the reader can vary all the way from a fairly complete description—in the case of an unknown article—to a brief reference to points already in the reader's mind. One principle is invariable: no matter how small the amount of conviction, the material must be specific statements, detailed, concrete, and easy to grasp, that call up definite images in the reader's mind. It must sufficiently explain what the letter is about. It must be phrased so as to be understood at a glance; it must follow instantly after the point of contact, to utilize the moment of attention that the reader has been persuaded to give. The number of points introduced should always be few, because the letter can rarely exceed a page in length, and because one or two points well made are far better than many that are barely touched upon. Especially one central value that the article possesses should be so clearly and thoroughly proved that the reader cannot forget it.

The amount of evidence used to prove a single point is regulated chiefly by the ease with which the reader will believe the point. Skill and judgment are required

to determine what points will be effective when barely asserted and what will need support.

The amount of conviction needed to sell an article is determined chiefly by its price and the question whether it can be put into immediate use. (See 231.) A longer letter with a greater proportion of conviction, a longer series of letters, and more printed matter accompanying them must be used to secure the sale of a high-priced article or one that produces a remote benefit.

The name of the article or the company should be introduced as soon after the point of contact as possible, and in connection with the first and most distinctive arguments. Thus the reader's memory of the argument is inseparable from his memory of the name. Otherwise the argument is all too likely to get him to buy a competitor's goods.

The facts shown are to be presented from the reader's point of view and applied to his conditions with enough detail so that they are not merely understood, but felt. "What does this mean to *you?*" should be the question in the mind of the writer, and he should answer it satisfactorily before the letter is finished.

The mistake of sending out a letter which presents no real reasons why the customer should purchase is sometimes made in letters accompanying booklets or in some stage of the follow-up. It is discussed and illustrated in 256c.

Effective conviction:

> That more people do not equip their homes with Vitreous China and Solid Porcelain is due to ignorance of its decided superiority. Just one thought for you.

Take a china plate from your dining room and an enamel one from your kitchen. Mark them with a lead pencil and see how much easier it is to remove the mark from the china. That's because of the fact that china is fired or baked to a much higher temperature—making its surface and body impervious to the action of foreign substances.

One thing we would like to draw your special attention to in this pencil is the wonderful smoothness of the lead and the entire absence of grit. Although the lead is so smooth, it is very firm and durable and seldom breaks. It wears away much more slowly than ordinary pencils, because great hydraulic pressure is used in compressing the lead. One . . . . will outlast six of some pencils. This makes . . . . pencils really the cheapest.

Each of your department heads consumes not less than an average of 15 minutes a day in trips to other departments. At the rate of $1.00 an hour, the total loss in a year is considerable.

A . . . . interphone system means that you can send your voice on your errands.

Look over the details—note their correctness of architecture—definite outlines, true to design throughout the section. We have developed a new method of drawing mouldings without heating the metal, thereby preserving the bright finish. Cold drawn mouldings are light in weight, but are more rigid than ordinary ornamental, hot-rolled shapes of several times their thickness.

In a nutshell, the . . . . permits the use of inexpensive grades of hard or soft coal, requiring no more tons of these grades, thus saving for you from $1.50 to $4.00 on each ton used; it produces clean heat

and a further saving by burning all smoke and gases, eliminating soot and grime, also utilizing the enormous chimney and ash-pit waste of top-feet heaters (25 to 40%); it also produces an even and intense heat, because of the fact that the live coals are on top, in direct contact with the most important radiating surfaces of the heater.

241. **Persuasion.** The material which secures action differs with each article, and a careful analysis of talking points should be made to determine which have better effect in convincing and which finally secure the customer's name on the order. Emphasis on service is always powerfully persuasive, and leads up easily to the appeal to action. If guarantees of satisfaction are to be emphasized in the letter, this section is the place for them. Here are introduced subordinate talking points that remove lingering objections to purchasing, whatever their nature may be. Since the chief objection of any purchaser is an instinctive reluctance against paying away his money, this section must awaken stronger positive instincts, such as the pleasure and satisfaction of ownership, or the instinct to save money by buying something which will pay for itself. Unless the price is so low as to be a positive persuasive factor, it should not be mentioned in a letter, but given in accompanying printed matter. The action to be taken must be made to appear reasonable, easy, and pleasant, and of a kind to which the reader is accustomed. Above all, the action must be made clear, lest the reader finish the letter without knowing quite how he is to obtain the article. Explanation of this sort, if very brief, may be left for

the clincher, but the preceding paragraphs should clearly lead up to the final action.

It is a mistake to put too many hard facts into this part of the letter. The reader should by now have finished the most serious part of his thinking, and have nothing left to do but to "make up his mind." If the latter part of the letter is dull or appears too solid he will lose interest. It should be distinctly more lively than the preceding section.

The opposite error is to make this section wordy and shallow. It should awaken concrete images and employ specific language, but these should be easy and pleasant to grasp.

242. **The clincher.** No letter should be without a direct request to take some specific and—if possible—immediate action, such as sending a check, filling out an enclosed postal, preparing for the visit of a salesman, reading a catalog or booklet, calling on a local agent, or picking up the telephone. No matter what the ultimate purpose of the letter, the reader will remember its contents better if he performs some action in connection with it. The action should be made as easy and natural as possible. A few of the many devices for accomplishing this are the self-addressed envelope, sometimes with a stamp affixed, the printed reply postal with a few blanks for the customer to fill, and the suggestion that he take a pencil and write a reply on the back of the letter.

243. **Typical errors in the clincher.** Occasionally in the follow-up, the writer is tempted to forget the

clincher, because he thinks the reader will remember the clincher of a previous letter, or because he does not really expect to close the sale with this particular letter. But he should always assume that the reader is ready to buy when the letter is ended, and that when the clincher is reached the expected action will be forthcoming.

The clincher should not be more urgent than is consistent with the tone of the whole letter. Appeals to retail customers, especially to women, are likely to be less imperative than appeals to business men, whose ears may be more callous to advertising.

Fresh and unhackneyed wording at the end of the letter is nearly as important as interesting language at the beginning. A stock phrase, like, "Thanking you for past favors and hoping to receive your order," or "Awaiting your further favors," chills the reader's interest decisively. No salesman would dream of ending a conversation thus.

A negative suggestion in the clincher is particularly fatal to action. "We will leave it to you to decide whether you will accept this offer or not," practically postpones the reader's decision, when it might have been secured on the spot. "If you are interested," common phrase though it is, always has a negative suggestion. Better say, "We know you are interested," or refer specifically to interests on which the article has a claim. "We trust that you have had the patience to read our long communication," or "We will not tire you with more talk," invite the customer to be tired and impatient with the letter.

244. Appealing to the best instincts. The writer of sales letters should appeal to the best and highest instincts of the customer, and even if his first appeal is on a low plane of self-interest, it should rise as the letter proceeds. In order to do this, the writer should idealize the customer's character, and suppose that he is capable of appreciating the service that the goods will perform for him. In urging a business man to buy good stationery, for instance, it is proper to refer to "conservative, dignified, prosperous men of affairs," since these are the qualities which the writer wishes him to admire at the moment—the qualities which, if he uses good stationery, his customers will see that he possesses.

Such appeals are not flattery unless they are grossly overdone. They are concrete presentations of an ideal side of character. It is the duty of any speaker in appealing to his audience not only to shape his appeal to fit their point of view but to raise their point of view to fit his appeal; and it is the salesman's duty no less. He should remember that words on the page are necessary to produce this effect. It is not enough to think well of his customers, but he must incorporate the thought into the letter.

Handsome appearance in the letter and courteous language carry the same implied compliment.

To avoid flattery the statement should first be plausible. The man who wrote a few words of inquiry on a postal card was justly disgusted to receive an offer of an agency in a form letter which said, "Your inquiry convinced us that you are a man of force and integrity, one who would reap a rare harvest of reward by selling our

goods." Second, the writer should not pile up adjectives, or suggest too many good qualities of his customer in the same breath—"laying it on thick." Third, he should use the indirect appeal more often than the direct, suggestion more often than statement. "You are an intelligent employer of men; the interests of your employees are constantly in your mind," is less effective than an indirect reference to "Intelligent employers of men, who have the interests of their employees constantly in mind."

Appeals of this sort are best introduced as persuasion, toward the last of the letter.

245. **Answering an inquiry.** When as the result of an advertisement or some other agency an inquiry has been received, the seller can assume that he has aroused a degree of interest in the prospective customer and a desire for information, but he cannot assume that he has made a sale. His letter should be serious in tone, its persuasion should be moderate, and the proportion of conviction should be large, for the natural assumption is that the customer needs explanation rather than urging. The follow-up may make different assumptions. (See 249.)

If the inquiry contains several questions, the reply should answer them in order, and concentrate its effort on producing an interesting and positive discussion of each one. Always include persuasion and a clincher.

The reference to the letter of inquiry should come first, as the most natural point of contact, but especial pains must be taken to make it interesting (see 84).

Hackneyed reference:

Regarding yours of recent date.

Referring to your valued favor of recent date asking for our . . . . , we beg to advise that we have taken the liberty of referring your inquiry to our representative.

We beg to acknowledge receipt of your esteemed favor of recent date.

Interesting reference:

Thank you for your request. It shall have our immediate attention.

We are glad to have your request for our booklet on . . . .

We are very glad to furnish you with information concerning our . . . . line.

Your request about . . . . is highly appreciated. The information you wish is coming to you under separate cover.

Your inquiry pleases us. It was high quality paint we talked about in that advertisement which you answered. Since you asked us to send you our booklet we know it is precisely that kind of paint you wish to learn more about.

In accordance with your request we are today mailing under separate cover our booklets . . . . We hope you will find them helpful in planning your home.

246. Referring to printed matter. A letter accompanying a booklet or other printed matter should accomplish two specific ends: first, to get the booklet read, and

second, to make the central facts of the proposition clear. Specific reference to pages in the booklet, quotation of some of its statements, or general comment on its good qualities are effective in directing attention to it.

When such a letter is turned out by imitation typewriting, it can be mailed as third-class matter (see Chapter XXI) and may be inserted inside the cover of the booklet. In this case it probably should be short and easy to read, and should give up most of its space to appealing for action. Occasionally a handsomely printed slip is used, with the wording, but not the appearance, of a letter. Thus the expense of the advertising is cut down, though the value of the personal appeal inherent in the letter is partly lost. To send the booklet and the letter under separate covers to arrive in different mails is a more expensive but more effective plan. A logical method is to announce the sending of the booklet by a printed post card, and to follow it by a letter after the reader has had time to think the matter over. The letter then makes the first real attempt to close the sale.

Throwing emphasis on the booklet:

> The booklet will not disappoint you. The open type and wide margins of . . . . will invite you to read, and fifteen minutes of reading will give you a fairly concise and intelligent view of the whole paint problem—what paint is, how it acts, how to use it, what it should cost, and some of the pitfalls.

> Many persons in planning a home do not even stop to consider brick, because of the general belief that only the wealthy can afford to use it. . . . . will show you how erroneous this belief is.

You can absolutely depend on the statements made in this booklet. Investigation by you in your own community will verify any and all of them. Wherever possible we have quoted from unprejudiced sources, as, for instance, the figures on cost of maintenance and repairs, the statistics on the tremendous annual waste by fire in America due to inferior building, and the United States Government test establishing the superiority of . . . . as a fire-resistive material.

We are sure that as a prospective home-builder you will find this booklet interesting.

Did you read our portfolio of plans carefully? If so, you surely found it interesting and of value.

You will find that the letters in the enclosed booklet have a personal interest. They may suggest to you how you can save time in your own business.

Chapter XVI

Sales Letters—Follow-up Letters*

247. The follow-up. The series of letters written to a prospective customer can utilize the values that come from *repetition* and *variety*. By repeated appeals it can break down indifference and secure attention. Variety keeps the customer's interest fresh for every appeal, where repetition alone would become monotonous; and by constant change of weapons it can finally discover the effective one. Each letter must be as carefully written as though there were no others in the series, and must make a definite and thorough attempt to close the sale.

248. Repetition. To secure the first of the two values, every letter in the series must make some of the same fundamental suggestions, and express or imply some relation to previous letters. The distinctive name or trade-mark must be prominent in all, and the central values of the article must never be entirely lost sight of. The general get-up of all must be enough alike so that when the envelope is opened each letter is instantly recognized as coming from the same company.

249. Variety in subject matter. But granted this essential unity, the series should seek variety wherever it can be found. Variety in subject matter is, first, a question of taking up new points. If the first letter is written in reply to an inquiry, it probably will cover the whole proposition, and succeeding letters can each

*See also Chapter XXIV.

take up and prove one of the topics mentioned there; or each new letter can produce new evidence on the same point, fresh testimonials from purchasers, or facts which the company has just discovered. Or if the first letter is written to secure an inquiry, it probably will mention a single important point, while succeeding letters mention others, until the one of chief interest to the man addressed is reached. Letters can be sent as from different departments or different officials of the company, perhaps making mention of the fact that one officer has invited the other to present the case from his angle.

Variety of subject is, second, a question of new assumptions to explain why the prospective customer has not answered. These may apply to any kind of letter. Perhaps he simply has not made up his mind, and needs more information; this is the most successful and natural assumption. Perhaps he is really hesitating, and needs more urgent persuasion. Perhaps he is not now in the market, and some means must be taken to discover the fact. (See 254.) It is unwise ever to assume that a prospective customer has definitely decided not to buy; assume rather that he has postponed his decision to some future time. Perhaps he has specific objections. He thinks the article may not be valuable for his exact needs, and the letter must canvass a variety of typical situations to show how widely the article is used, and, if possible, to strike his particular case. Or he has been looking up a competitor's line, and the letter must use the "comparative merit" argument, emphasizing the exclusive advantages of the writer's product. (It is a poor policy, by the way, to speak directly in letters about a

competitor's goods; it gives them free advertising.) Or the security and reliability of the company is in question, and the letter emphasizes guarantees and successful service. Or the price seems too high, and the writer may meet that objection indirectly by showing how well worth its price a thoroughly good article is, and how it pays for itself in service.

If the writer chooses to meet the objection to price directly, he may offer extra inducements. It is bad policy to cut prices; the customer will hold out longer in hope of further reductions, besides suspecting the reliability of the seller and the real merit of his goods. To set a bargain price for a limited time does not carry quite so much implication that the original price is unwarrantedly high, since the principle of bargain sales to raise cash quickly or to draw trade is well established in the minds of buyers. Suspicion is still less likely to be raised if a logical reason is given for the offer. But it is better to preserve the reputation of the article by maintaining its price and giving something away with it—perhaps also for a limited time. Or as in the case of the magazine subscription letter shown in 237, where a dollar bonus is offered for a new subscriber, a scheme may be presented for lowering the actual payment price without changing the nominal price. Or where the nature of the goods permits, a cheaper article can be offered on the assumption that the customer has a certain sum to spend and wants the value of that sum in service, though he is not able to buy the better article. The last method casts no discredit on the article first offered—indeed, the advantages of the better article may show more

strongly by contrast with the inferior article, and may induce the customer to buy it after all. If the letter is tactfully written it need imply no lack of taste or judgment in the buyer's choice of second best.

250. **Variety in appearance.** The appearance of successive letters can be varied without losing their essential resemblance. One can be a page long, another half a page or a page and a half. A short one can be double-spaced, and a longer one single-spaced. The length of paragraphs can be made different from one letter to the next, and the width of margins altered. Any number of changes can be rung on the point of contact and the clincher. The devices for emphasis (see 277) can be altered. The size and shape of envelopes can be changed—the note size, for example, being used for a letter from a higher official like the president—and even the color of paper and the design of the letter-head. A post card in one of the multitudinous clever styles now to be found makes a good alternate with letters if the subject is not too dignified or too private for such treatment. The printed matter accompanying the letters can be changed in numberless ways. All this variety has instant effect in awakening the reader's interest, and persuading him to give a new hearing to the new message.

251. **Questions that produce a reply.** From the outset, the writer of sales letters works for a reply to his letters. A reply with an order is naturally what he wants, but in default of this he is glad of a reply of any kind. First, if the customer takes some action,

however slight, he remembers the seller's firm more easily than if he only read the letter and did nothing about it. Second, any reply by testifying to a greater degree of interest, enables the seller to follow up the customer with more confidence, and helps to regulate the number of letters sent. Third, a reply is likely to give some information—the more the better—about the customer's precise needs so that the seller can shape future letters more exactly to his case. Fourth, even a flat negative reply, "I am not interested," the last thing the seller wants to hear, can be made the occasion of a courteous letter regretting the intrusion, apologizing for it on the ground of the seller's confidence in the service his goods can give, and informing the customer what to do when he is finally ready to buy them. But there are numerous ways of securing a more favorable reply and avoiding the flat negative.

The request in the clincher should be as simple and general as possible. But on an accompanying sheet of paper or a reply post card there is room for an order form, for specifications and plans, or for a series of questions. Two good devices to secure favorable answers are, first, to use persuasive and interesting language on the sheet or the card and in phrasing the questions themselves, and, second, to include in the series of questions one or two which the reader is pretty certain to answer affirmatively, thus taking a step in the right direction.

In the original of the following illustration, space was left for replies.

> Did you read the . . . . sent you? What did you think of it? If I sent you free copies from time to

time would you read them? If you used . . . . would it be in the interest of your business or personal investments? Provided the service, as outlined in my last letter, is not suited to your needs, would a "condensed" service at a reduced cost interest you?

252. Length of the follow-up. One of the most disputed questions in sales letter writing is how to know when to stop writing to a prospective customer. The ultimate answer is the cost of getting orders; if a long follow-up is too expensive in proportion to the sales it makes, it must be shortened. Moreover, it is certainly poor policy to send letters to a man who is not interested; it not only wastes money but is a nuisance to him.

Three principles are today pretty generally adopted: (a) If every letter is courteous, interesting, full of sound information, and not over urgent, it is not likely to give offense. (b) A short series, say two letters and a post card, is enough for general distribution in reply to inquiries. (c) No matter what the length of a series, its last letter should assume that the customer will some day be ready to buy. It should "keep the proposition open." This costs the writer nothing, and at least leaves the person addressed in a pleasant frame of mind.

Other principles that bear on the question are taken up in the three succeeding sections.

253. Classifying the follow-up. The length and nature of a series can be partly determined according to its classification, which is usually stated as follows:

(a) The *campaign* follow-up, which sends letters to a prospective customer for a definitely predetermined

period. It assumes that at one particular time his interest is keener than it ever will be again, and when that time is elapsed the series stops. The number of letters and booklets sent within the time will be few or many, according to the amount of consideration the subject naturally requires.

(b) The *wear-out* follow-up, which continues sending letters to all the people on a list, as long as the sales made to that list will justify advertising expenses. The list must be prepared carefully so as to include only probable customers.

(c) The *continuous* follow-up, which sends letters at intervals to regular customers, or to prospective customers who are worth the continued attempt. The letters may be sent only at times when the person addressed is most likely to be in the market, and the intervals between them may be long. Or letters may accompany the monthly or weekly price lists, or be issued whenever a special offer is made.

A follow-up of this last kind seems the most logical development in sales letter writing. When sent to a man who has not purchased, it assumes that he needs only to be reminded pleasantly from time to time that these are goods he has use for. When sent to a man who has purchased, it assumes that he likes the service of the firm as well as its goods and will be glad to buy again. In both cases the tone can be friendly and not too urgent; in the second case the letters can assume the comfortable and pleasant relations of old acquaintance. In both, the letters can supplement the visits of a salesman. The appeal should come to a point of

greater urgency from time to time, probably by means of one of the letters described in the two following sections.

254. "Are you interested?" Most firms that issue a follow-up make use at some time of a letter designed to find out whether the person addressed is really interested. This guards against needless expense in continuing the series, or determines whether the "prospect" is worth a salesman's call; and it has another value that possibly justifies it even further. The customer has fallen into the habit of reading the sales letters, even of being interested by each one, but he reads only two-thirds of the way down the page, stopping before he gets to the clincher. He takes in the information, but skips the appeals. Now this state of mind is better than a total lack of interest, but it must be turned into action. Accordingly a letter is used which begins with the appeal for action, or which consists entirely of such an appeal. The reader cannot escape the direct question, and he is pretty likely to send in a reply which will give the advertiser an opportunity. (See 251.) It is an open question whether such a letter should repeat some of the arguments used in earlier letters, or should rely simply on giving a jolt to the reader's attention. Apparently most writers incline to the former theory, believing that every letter should contain reasons for purchasing.

The first of the two letters shown below, which accompanied the set of questions given in 251, was typewritten as a small square in the center of a full page. The man to whom it was addressed had sent an inquiry

but no order. With the second was sent a post card on which the man addressed—a small purchaser who had not bought for some time—could check one of two statements, to indicate either that he would be glad to receive investment circulars, or that he would be in the market on a certain date, though at present he was not ready to buy.

Examples of two different theories:

I would consider it a very great favor if you would read the enclosed . . . . letter and mail the questions to me. If you are interested, I will gladly mail further details. If not interested, I regret it, but will thank you to mail your reply in the stamped envelope to . . . .

For the first time since my return from Europe, I have been able to go into the details of our office correspondence, and have noted with much regret that we have not heard from you in regard to an investment. I therefore am presuming on your friendly acquaintance with our House and, as its President, am writing you personally to offer you the services of our organization.

I wish to impress upon you that it is the desire of our House to keep in close personal touch with our clients so that we may be enabled to serve their best interests in all matters pertaining to investments.

You will be interested to know that at no time during the past three months—in fact, at no time during the history of these bonds as I have intimately known them—have first mortgage serial bonds had their soundness impaired one iota. In planning your investments so as to secure the largest possible income obtainable with absolute safety, I believe you will be

glad to have this rather remarkable information for your guidance.

I strongly believe that it will be to your interest to acquaint yourself with the merits of these investments, as I personally recommend them as issues of unquestioned safety, deserving of your careful consideration as a conservative and discriminating purchaser of securities.

So that your letter will come to my personal attention, I am enclosing a stamped return envelope, and I shall be pleased to forward descriptive circulars if you will fill out the accompanying card and return it to me at your convenience.

In thanking you for the patronage with which you have favored us, I want to assure you of my sincere appreciation of your account and to express the hope that our pleasant business relations will continue for many years to come.

255. **The "jogging" letter.** Another letter which questions the prospective customer frankly is the "jogging" letter sent to old customers in the endeavor to increase their orders. Perhaps orders have fallen off; perhaps they are smaller than the customer's rating warrants. It is a good plan to ask if there has been cause for dissatisfaction, and then, by a full adjustment, to bring the customer again into cordial relations with the seller. This letter differs from the one treated in the preceding section chiefly in that it does not imply any intention to stop selling efforts, and that it can be used where no regular follow-up series has been issued.

The third letter shown below applies the same principles in supplementing the "jog" administered by a salesman.

In looking over our Wisconsin business, we note you bought from us in 1908, $8.53; in 1909, $166.65; and so far in 1910, nothing. We are very much disappointed to see this falling off and trust it is not through any dissatisfaction with us.

We are selling some of the very best trade in the United States today and are in a position to take care of your orders in an entirely satisfactory manner.

We are represented in your territory by Mr. E. K. Norton, one of our best salesmen, thoroughly familiar with the lines of goods we carry, as straight as a string, and a gentleman upon whom you can rely absolutely.

Will you not let us know if there is any reason, within our power to remove, for the falling off in our trade with you? Our only wish is to give you effective service, to help you do business with satisfied customers. Will you not use the enclosed stamped envelope for a reply?

Looking over our old records today I notice that it is some time since you bought any goods from us. It hurts us when one of our old friends ceases to buy, and I am therefore going to take the liberty of asking why we do not now enjoy a share of your trade.

Please be frank with us. If anything is wrong, we want to know it. We want to learn our weak points as well as our strong ones.

Certainly we are in better shape to take care of you now than ever before. Our line is more complete, our prices nearer hard pan, and our facilities for handling business more nearly perfect.

I assure you that a prompt reply will be appreciated, and trust you may have a prosperous season's business in which we hope to share.

Do you remember April 10, 1914?

It was the day you last ordered cigars of us.

In looking over our records, it worried me a lot to

see that you have not ordered since that date. I wonder what we have done to lose so good a customer?

I'm dropping you a line to ask whether you are willing to tell me, personally and frankly, just what the difficulty was.

You remember: those cigars were GUARANTEED to please you.

And I want to make that guarantee good. Just say the word, and I will refund the entire amount—whether the cigars are still on hand or not.

Of course, accidents will happen at times. If one has happened in this case, I hope you will tell me about it. I think I can fix it up the very day I get your reply to this letter.

Won't you write me personally, on the back of this letter, and tell me whether there is anything I can do NOW to set things right between us.

Please use the enclosed (stamped) envelope—as I want your reply to come to my desk.

I certainly will appreciate your frankness.

Sincerely,

P. S.—Don't hesitate to talk plain.

Every "kick" is a "boost."

Your frank criticism will help me correct any faults, and will enable me to hold the trade of my customers. So, you see, you are really doing me a service to "kick."

We are indeed sorry to learn, through Mr. Mack, that you informed him when he visited you recently, that you no longer desire to favor us with your orders, due to your dissatisfaction with the condition in which previous shipments reached you.

Now, Mr. Oldham, it has always been our chief aim to satisfy our many friends and customers, and to keep in such close touch with them that we might adjust all differences to their complete satisfaction.

That is why we are writing to you now, and we as-

sure you that we would greatly appreciate it if you would inform us on the back of this letter, using the enclosed stamped envelope, just where the trouble lies, so that we may serve you to better advantage should you again favor us with the opportunity. We certainly appreciate the trade you have favored us with in the past, and will make every effort to merit a continuation of it in the future.

Why not send us the order that you would have favored Mr. Mack with had you not been dissatisfied? We shall do our best to correct the trouble, and shall see to it that the goods reach you in satisfactory condition.

Will you please let us hear from you? We want to please you in every respect, and wish that you would favor us with another opportunity to prove to you that we are fully able to do so.

256. **Negative suggestions.** The writer of a follow-up is tempted during the course of the series to make various negative suggestions, all of which imply that he has failed or is about to fail to secure attention.

(a) Emphasis on the failure to secure a reply. Better throw emphasis on the goods to be sold. (See 240.) Even the letters discussed under 254 and 255 can be manipulated so as to suggest purchasing, and to make a positive reply easier than a negative one. It is a negative suggestion to use one of these letters too early in the series.

Negative contact:

Although we have written you several times, we have not been successful so far in securing your business.

Having written you twice and received no reply, we

are going to make another attempt to interest you in our machines.

Your delay in answering our previous communications regarding . . . . leads us to believe that you do not fully appreciate the protection that this material will give your goods in shipment.

We feel sure that you must have overlooked the proposition we recently made you on . . . . roofing, and beg a moment of your attention and serious consideration.

(b) The suggestion that the booklets have not been read. Better arouse the reader's interest in them by emphasizing some point which they treat. It may be well to discuss the point so fully that it will be clear from the letter, even if the booklet has been thrown away.

Negative contact:

I want to ask a favor of you.

Some time ago, in response to your inquiry, I sent you my handsome catalog explaining my famous . . . .

I am curious to know what you did with that bunch of literature and my letter. Just to satisfy my curiosity, will you tell me if they are on your desk waiting to be attended to, or if you have given them to a friend, or if you have thrown them into the waste basket?

I will never feel satisfied with myself as a salesman or even as an ordinary business man until I receive a reply from you telling me the situation.

Positive contact:

Did you notice how much better our lubricating system is than other force-feed oilers?

Don't be confused by a similarity of names. Read

page 14 of the catalog again. We didn't have room to explain the compression system.

(c) The letter which contains no evidence, simply referring to previous letters. Such a letter is certainly not positive, and it really reminds the reader of the failure to secure his reply. It is true that each letter should imply relation to previous letters, but it should imply that they were interesting, and it should make a fresh claim to interest. Even a "jogging" letter should include facts, or it will not make a specific impression.

The three letters shown below are courteously written, and the third gives very pleasant emphasis to the idea of service; but each would make a more positive impression if it included even a few facts about the goods.

Evidence lacking:

On the 7th ult. we had the pleasure of quoting you our best price on . . . . but as we have not yet received your order we should like to know if you still have our offer under consideration, or if there is any reason which will prevent your favoring us in the matter.

Hoping to hear favorably from you upon this subject at your early convenience, we remain,

Some time ago you wrote us requesting information on the . . . . We wrote you at that time and sent our catalog, but since then we have heard nothing from you.

We are enclosing a return post card upon which we would thank you to advise us whether or not you are still interested.

Thanking you in advance for the courtesy, we are,

We presume ere this you have received . . . . and an answer to your letter.

As we have not had the pleasure of hearing from you, and as we mean to answer all questions completely and courteously, and to give the fullest possible particulars, we would appreciate a letter from you as to whether we can do anything further, or whether you have already purchased a . . . .

With the further assurance that our responsibility only commences after you have purchased a . . . ., and thanking you in advance for an early reply, we remain,

(d) The suggestion that the correspondence is annoying. Instead of saying, "We hope we have not annoyed you by our letters," say, "We have tried to make our letters interesting reading."

(e) The suggestion that the reader is under obligation to answer because he has received letters or has made an inquiry. This is emphatically the worst fault a sales letter can commit. It offends against courtesy; it violates sincerity, for the reader well knows that he is under no obligation; it awakens anger, which is certainly not a "buying" emotion. The seller has invited the inquiry. If he cannot hold the customer's interest, that is part of the risk of advertising, and he should have laid his plans so as to know where to stop.

In the examples that follow, the names are altered. The only reply these phrases seem intended to secure is a request to send no more letters. But this reply could be taken for granted without writing a letter that makes the reader angry, and sends him to spread among his friends the news of the writer's discourtesy.

We have been expecting to receive an order from you for one of our Waltham Cabinets, but so far have been disappointed. . . . . We shall trust to hear from you by return mail.

At your request we recently mailed you the Boston Book of Designs, showing Boston Fadeless Wallpaper, and we asked you as a favor to us if you would be kind enough to return the post card enclosed with the letter, so that we might be sure you received it.

No answer yet to our three or four letters. They were written to you personally and meant to be of mutual advantage. We don't mind the time or the postage, but we do feel that we have a right to expect the courtesy of some further word from you. . . . . If you are going to order, as we still hope, won't you send now while things are the very best of the whole year? But if you are not going to order, treat us fair and say so now. We are not a bit independent. We do want your trade but our business is large and our time is valuable. Believing you will answer this promptly, we are,

I trust that I have shown you reasons why I should have the courtesy of a reply to this letter.

This device of picking a quarrel so as to secure a reply is in fact borrowed—whether consciously or not would be hard to say—from the collection follow-up. But it should not require argument to show that the seller does not wish his customers to feel towards his salesmen as they do towards bill-collectors. The man who writes sales letters as if they were collection letters is vanishing before the man who writes collection letters as if they were sales letters. More flies are caught with sugar than with vinegar.

257. Testing a letter. Just as any advertising campaign should be tried out on a small scale and in a limited territory before it is put into wider use, so a letter should be tested for "pulling" power before it is given general distribution. No matter how much theory a writer has at command, his success in writing depends on his stock of ideas—and sometimes ideas are birds hard to cage. Moreover, theories differ, and two writers may have contrary notions about the style, the length, the degree of urgency, or the amount of conviction or persuasion that fits a letter on a particular subject to a particular class of buyers and at a particular stage of selling operations. Who shall decide when doctors disagree? Fortunately it is not necessary to kill the patient while making the test. Two or three letters covering a proposition can be prepared with the best skill their writers possess, and sent to a portion of the list of people who are finally to be addressed. The sales resulting from each letter can be compared with its cost, and the winning letter put into wider use. If no one of the letters pays expenses, the greater loss of a complete campaign will be avoided.

Chapter XVII

Sales Letters—Special Cases—Illustrations*

258. Letters to women. It is a generally accepted principle that since women have more time to read letters than do men, and since they act more on instinct, letters to them should be longer and should make more use of persuasion. This principle when applied unintelligently often results in two or three pages of ridiculous, wordy "slush," an insult to any woman's intelligence, and tedious to read. The use of persuasion and of a friendly, conversational style is very far from excluding specific, reasonable language. Definite appeals to the money-saving and labor-saving instincts and to the desire for the beautiful; appeals—if addressed to housewives—based on the welfare of the home and the family; these do no more than follow the basic principles that teach us to adapt material to the needs and the tastes of the reader.

259. Letters to farmers. Because so many letters to farmers are written by city men, it is customary to give special warning that the wants of this class of buyers must receive individual study. Farmers are as a class highly critical of the evidence presented, and are able to judge of it, so that they will detect insincerity or logical shallowness. They appreciate good appearance and courteous language in letters. They are interested in discussion, and are likely to become warm partisans

*See also Chapter XXIV.

of one firm or another, so that the "comparative merit" and "exclusive feature" arguments can be used more freely with them. Personal letters sent from some one they know are more effective than form letters sent from a city agency, so that at least one great house has abandoned the latter type and is helping its dealers to write the first. Farmers have time to read two-page letters, but the letters must be full of facts.

260. Letters to traveling salesmen. The material best fitted for long-distance inspiration to salesmen on the road, which will help them to sell goods and bind them more effectively to the house they represent, is of five chief kinds:

(a) Information about their goods; reminding them of old "talking points," outlining new ones, providing fresh evidence and new phraseology, increasing their confidence in the articles they sell.

(b) Information about their customers; giving them the accumulated wisdom of the house upon the proper way to sell to certain individuals, or to go to work on certain territory.

(c) Information about the selling operations of the house and its competitors; how other men are succeeding with these goods, how other lines of goods are succeeding, what the general trade situation is, as well as regular announcements concerning prices, the addition of new lines of goods, etc.

(d) General education in salesmanship and the principles of success in business—"ginger talk," so called.

(e) Discussion of the work this salesman is doing, appreciation, encouragement, or suggestion for improvement.

All of this is most effective when it has news value; for the salesman needs fresh inspiration for today, and this is best accomplished by today's ideas, or yesterday's ideas new-varnished to meet today's necessities. It must be cheery, vigorous, positive always, and full of hard facts that will stay in his mind when the atmosphere of the letter has evaporated.

261. **Letters to dealers.** A letter to a dealer must, above all, state its proposition clearly and briefly, for he is beset by appeals and cannot waste time in reading long letters. In presenting the goods from his point of view, the writer must remember that this differs radically from the customer's point of view. The dealer does not eat all the groceries or wear all the shirts he buys, nor get breakfast on all the stoves in his store. These articles represent to him primarily goods which are to be sold at a profit, and he is only secondarily interested in the details of their merit. The basic arguments for dealers, then, are first, arguments showing that the goods will sell well—that is, without too much pushing by the dealer and without staying too long on his shelves; and second, arguments showing that the sale will be profitable, that each sale will bring a fair percentage of returns.

To support these primary arguments, however, all the arguments that are effective with customers can be used. "It will pay you to handle a line like this," runs the suggestion. "Your customers will buy these goods; read the folders we send them to see why they will be attracted. Wouldn't these arguments be effective with you if you were a consumer? To sell goods of such high quality establishes your reputation in the community and gives you a permanent hold on your trade."

"Dealer helps" given by the jobber or the manufacturer apply toward making the goods sell well. They can take numberless forms: national or sectional advertising; cuts and copy for local advertising; part payment for local advertising; form letters sent by the wholesaler to a list of names compiled by the dealer, or written by the wholesaler to be issued by the dealer; folders, booklets, signs—all are factors in making sales for the dealer. A demonstrator or canvassers can be sent into the dealer's territory; samples can be supplied, with help in distributing them effectively. Schemes can be furnished for effective window display, or for counter arrangement and general store plan. The latest theories of merchandising can be explained with examples of their successful practice; even systems of cost accounting can be furnished to the retail merchant. There is not a point in the dealer's problem, in buying, transportation, display, selling, or making payment, in which the wholesaler, under the stress of modern competition and enlightened by modern ideas of co-operation, has not found a way to help.

And letters, in the shape of a continuous follow-up to

old customers, or a campaign to new ones, are the means of keeping dealers alive to every item of the wholesaler's co-operation.

A letter can also be used to notify the dealer of an inquiry received from his territory. It can give the name and address of the inquirer and any other information about him that may assist in making the sale; a statement of what the wholesaler has written him or a carbon copy of the wholesaler's letter; a reminder of some of the most effective arguments; and lively encouragement to secure the order. Such letters can be turned into good arguments for getting a dealer to take an agency or to enlarge his orders, by showing him the demand which exists for these goods in his territory.

262. Summary. When in doubt what to say in a sales letter, use more facts. It is wise to try to use attractive language, to state facts persuasively and from the customer's standpoint, adopting the "you" attitude, not the "we," and to avoid negative suggestions. But when in doubt, the writer should fill up his letter with facts. In choosing between one fact and another, he should use, not the one that has most interest to him, but the one that comes closest to his customer's needs.

The scope of sales letters is as wide as the scope of man's need and man's inventiveness. A small volume could be written on almost every point touched on in these chapters on sales letters, which will yet seem to the novice long enough. But let any man study his goods and his customers and stick to his facts, and he can learn to write sales letters that will help to sell his goods.

263. Sales letters, classified.

A special inducement to a regular customer:

Our dry-goods buyers have been very fortunate in securing what we consider the handiest rack on the market for the proper showing of lace curtains. You will find it illustrated on the enclosed circular.

For a limited time only, we are giving these racks free to merchants buying our $60.00 assortment of lace curtains, which consists of fifty-four pairs of our very best values at our regular price.

The rack will show twenty-four curtains at one time, and so is ideally adapted for the store that is crowded for space. It is the best lace rack we have been able to find after many months searching both in the foreign and domestic markets.

If you will use the enclosed order blank and the self-addressed envelope for your order it will have my prompt and special attention.

The orders will be filled in rotation; first come, first served.

We trust we may have the pleasure of filling your order among the first.

A temperate appeal to a professional man:

Does any of your work involve analysis of manufacturing costs?

This is the business phase of engineering in which the mechanical engineer is most directly interested—the ascertainment of true costs in the first place, and the recording of these costs in such a manner that they are easily analyzed and correctly distributed, in the second.

Such systems of cost accounting are naturally infinite in their variety. But all are based on certain fundamentals and a small number of basic systems. How thoroughly you wish to go into these depends, of course, on how much of your work deals with production costs.

Whether you want—

(1) A simple elementary work on cost keeping—

(2) Or a concise and thorough presentation of its theory and practice—

(3) Or an exhaustive reference work covering principles, practice, forms, factory organization, and full discussion of overhead expense burden—

—one of the three books described in the enclosed circular will cover the subject as exhaustively as required. All three books are of the highest grade, and each is thoroughly adequate for its purpose. The methods they give are the logical, scientific way to get at cost facts.

All of them are subject to a thorough examination at your hands, and of course can be returned if they are not what is wanted; then we should gladly make a full refund of their price.

An appeal to the desire for exclusiveness:

You will remember last spring we sent you a letter about Eastwood. You are one of a selected list of persons whose name has been suggested to us, with the information that you are or may be interested in suburban country life, and would be a congenial member in the group of people to whom we are presenting the superior charms and advantages of Eastwood.

The restrictions of this suburban section are drawn with extreme care and foresight.

Two miles of splendid drives have been macadamized, and these and the two public parks will be planted with trees and shrubs as soon as the season permits. Several houses will be built this spring to add to the homes already there.

You may have had doubts about Eastwood last year; there is no longer any room for doubt. Nothing about Chestertown compares with it. Some of the choicest residence sites are still available. Let us

show them to you. Return the enclosed card requesting an appointment for a free auto trip of inspection, or telephone 600 before you overlook the matter, asking for further information.

A letter sent to a selected list of probable subscribers:

You have been so much a part of the efficiency movement that no doubt you will be interested in the reports of some of the more important addresses made at the first convention of the newly organized Efficiency Society.

In the March 20 issue of . . . . are the speeches of President Conover of the Walters Manufacturing Company, and President Everhard of the Barton-Cress Company.

While the Efficiency Society has no official organ, the one publication which has come closest to the principles for which the society stands, with reference to the wholesale or national distribution of goods, indisputably is . . . .

. . . . , it has been said, "is read more thoroughly by business men of large affairs and has more readers per copy than any other publication in the country."

If this is true, it is so just because of the advertiser's interest in the development of efficiency principles as applied to the distribution of goods.

And it is possible for you to keep in touch with the current facts and tendencies in this big field of national selling, so closely related to every production problem, through the weekly visits of . . . .

You will not want everything in it, of course, but you will want at least the atmosphere of it.

May we enter your name on our books as a subscriber? The subscription price is $2 a year.

Yours very truly,

P. S.—Merely as in instrument of efficiency, for your

convenience we are enclosing a near-automatic subscription card.

A series of four letters sent in reply to an inquiry: (Bracketed matter summarizes material appearing in original letters.)

1. You are thinking of buying a trunk. Your inquiry about our trunks—for which we thank you—shows that you realize that a trunk is something more than a packing box.

In buying a trunk, you want, first—strength, protection for your clothing and valuables, ability to withstand the abuse that every trunk is bound to receive from porters, draymen, and baggagemen.

Second—appearance. The men and women who travel are judged to a very large extent by their luggage. A clean-cut, distinguished, attractive-looking trunk is a concrete sign of your high standing in the community.

Third—low price. The price of a trunk should be judged, not by its first cost, but by the cost per mile of service rendered.

It is cheaper to pay $30 for a trunk which will travel 100,000 miles than it is to pay $10 for a trunk that will travel 20,000.

[. . . . trunks meet these conditions. Guaranteed. Catalog and price list enclosed. Name of local agent. Final assurance of service.]

2. Have you come to any conclusion yet on the trunk question? You have not yet purchased a . . . . [You will not be satisfied with anything else. Strength of construction. High cost of this to us. Number of our trunks in service. Study our trunks at the store of our agent.]

3. You hesitate. Why?

[We could not sell, advertise, and guarantee as we

do if we did not know our goods are as we represent them. Our business and our trunks are built on merit. You owe it to yourself to secure the saving a purchase will bring. Our agent is waiting for you to call.]

4. I take it for granted that you have determined not to purchase a trunk. I feel sure that if you had bought one it would have been a . . . . , and as you have not bought a . . . . , you must have made up your mind to get along without a new one at this time.

The time will presently come, however, when you will need a trunk, and I want you to make up your mind that your next trunk will be a . . . .

I have pointed out many reasons why it should be—strength, appearance, and economy—the great basic reasons for the purchase of any article from which service and use are expected.

When you are ready to buy one, Charles Pearson will be ready for you.

I trust that the various letters which I have written you have proved pleasant reading, and thank you for the opportunity which you have given me to lay before you the merits of our trunks.

A series of twelve letters sent in reply to an inquiry: (Shown only in part.)

1. We thank you for your letter of October 12, inquiring about Farm Mortgages; and in response we are sending you our most recent loan list. This list, of course, does not represent our whole stock, and some of the mortgages described have been sold, as you will see by the notes on each. However, it will serve to give you an idea of the high character of our securities and their unusual investment value.

Your interest in Farm Mortgages is well directed, it seems to us, for in Farm Mortgages you will find an

investment netting you a comparatively high rate of interest, and at the same time offering absolute safety. Further, we are confident that our methods employed during thirty-six years of successful experience in this business must be the right ones. They have met the test of time and proved satisfactory to investors all over the world.

To emphasize more fully the advantages of Farm Mortgage investment, and Howard and Barton service, we are sending you under separate cover a booklet describing in detail these securities, and our methods of handling them. At page 1 read in the preface the reason for the existence of such a company as ours. Then turn to page 19 and read "The Story of a Farm Mortgage"—it will interest you.

Will you return the enclosed postal so that we may know you received our booklet?

Thank you again for your inquiry; we shall be glad to have the opportunity of looking carefully after your interests.

2. Do you appreciate just how completely you will be relieved of the care for the details of your investment when you buy a Howard and Barton Farm Mortgage?

You will secure, without any cost to you, our careful service in maintaining full supervision over your loan. The cost to us is considerably more than if we acted as irresponsible brokers, but we gladly give this service, and assume your responsibilities in order to safeguard your interests.

After you have purchased a mortgage, we will, at your request, attend to the proper recording of the assignment of the mortgage to you. We will notify you when to forward your interest coupons to us, and we will make collections of and remit interest and principal without any exchange charges. We take care to

see that the taxes are paid and the insurance premiums promptly met.

Do you not wish a Farm Mortgage investment—one in which a responsible and experienced company stands between you and the borrower? Write us today, stating the amount of funds you have available for investment, and we will forward to you detailed descriptions of mortgages that precisely meet your needs. Then select the one you prefer, and let us do the rest.

3. [We wish you could spend an hour with us in our office, so that you might more fully appreciate the personality, the efficiency, and the responsibility of our organization. A short history of the house.]

4. [Safety of land as an investment; description of a particular mortgage for $1,500, and offer to send descriptions of others if this does not fit his needs. Stamped envelope enclosed.]

5. You are looking for an investment which will yield you the highest interest rate consistent with safety. We assume this from your recent inquiry about our First Farm Mortgages.

The largest investors in this country are the great life insurance companies. Investment is reduced to a science with them. Their reports show that farm loans yield them the highest rate of all classes of investment. Each year the insurance companies are increasing their farm mortgage holdings, and they advertise that fact as an element of their strength. One company said in its annual statement this year:

"Particular attention is called to the increase of 23 per cent in the amount of FIRST MORTGAGE LOANS on real estate."

Howard and Barton First Mortgages on improved farms yield 5% to 6%. You may be offered higher

rates, but they entail an added risk. Does the concern offering higher rates have a record of having satisfied investors for thirty-six years, and does it assume a responsible position between you and the borrower after your investment is made?

We shall be pleased to submit mortgages for any amounts you suggest.

6. Perhaps you hesitate to make an investment in our farm mortgages because you do not like to buy "sight unseen." We do not want you to commit yourself until you feel that our mortgages will prove a satisfactory investment. We do want the opportunity to show you.

We suggest that you write us stating the amount you are willing to invest in satisfactory mortgages. We will send detailed descriptions for your consideration. You select the mortgage you like and inform us. We will forward the complete papers, assigned to you, to your bank in West Haven.

Meantime you can confirm our statements as to the worth of the security and the borrower through independent sources. Then when the papers arrive, you go to the bank and examine them carefully. Take your lawyer, if you wish. If the papers are satisfactory, pay the bank and receive the loan. If you do not approve it, you are under no obligation.

Why not allow us this opportunity to satisfy you?

7. [Perhaps you hesitated to invest, thinking that you might wish to withdraw the money before maturity of the loan. Let us show you how this can be done.]

8. Our Farm Mortgages are made in Minnesota, North and South Dakota, and Montana. In these states the average price of farm land per acre is considerably less than in other states where the same

crops are produced. The average crop per acre compares very favorably with that grown on higher-priced land. Therefore the northwestern farmer makes a greater income on his capital, and is, in our experience, better able to take care of his interest and principal of mortgages.

Below are figures taken from the U. S. Census Report of 1910, giving average land prices and crops per acre for the states in our field and in other representative agricultural states:*

	Mont.	N. D.	S. D.	Minn.
Average price farm land.	16.74	25.69	34.69	36.82
Average wheat crop..... (bu)	24.	14.	14.	17.
Average oat crop..... (bu)	41.	30.	28.	31.
Average hay crop..... (tons)	1.49	1.05	1.06	1.53
Average corn crop..... (bu)	28.	26.	27.	33.
Average barley crop..... (bu)	27.	21.	20.	22.
Average potato crop..... (bu)	156.	102.	68.	119.

Crop yields will most surely be increased with the more intensive farming methods which are being practiced. Land values in the Northwest are bound to increase with the increase in crops and population. This increase in value will give the Farm Mortgage owner a larger margin of security.

Please tell us the amount you have for investment and we will suggest a good farm mortgage in that amount, and send you particulars.

---

*Four States—Wisconsin, Iowa, Illinois, and New York—appearing in original tabulation, are omitted here for lack of room.

9. Our system of investigating the loan applicant and his security is so thoroughgoing that it leaves no doubt in our minds as to his ability and the value of his property. We do not expect to be the ultimate owner of the mortgage, and that fact only increases the caution used by our loan committee. If a loan should cause loss or worry to one of our customers we would suffer greater loss and anxiety than he.

During thirty-five years one of the largest factors in the growth of our business has been the "endless chain" of satisfied customers. They have told their friends about us.

The same degree of care which our land experts exercise in valuing the physical security is practiced by our legal department in examining the title and drawing the papers for the loan.

The title is guaranteed by this company.

We are enclosing copies of application and examiner's report in our loan No. 6782 for $.... This is the information, together with previous reports and information in our files concerning land in this immediate neighborhood, on which was based the approval of our loan committee. You will note that the examination was made by our bonded correspondent, who guarantees his statements with an agreement to buy back the loan if he has made an error. In addition to this, another examination is made by our own salaried field inspector.

This absolutely safe mortgage is in stock, and we will hold it for you if you so wire us at our expense. If it is not the amount for your present needs, we will send you other descriptions on request.

10. [If you have not $500 or $1,000 to invest, but have $100 drawing 3% interest in a savings bank, you can double its earning power by investing in a $100 farm land bond.]

11. Farming is the biggest business in this country. It is the most necessary for the general welfare. Money invested in it is pre-eminently in a safe place. Not every man can get back to the soil to share its profits first hand, but every man with money can loan it to a farmer and thereby become a partner in the country's biggest industry.

Why does a farmer borrow money? More capital will enable him to make greater profits just as it increases the business possibilities for the manufacturer or the merchant. Most often he borrows in order to have more land. Sometimes he borrows to build a house which is the home of his growing family. Many farmers recently have borrowed to buy more cows and to build cow barns and silos. Dairy farming is a most profitable business and is increasing in our field.

Now, if you will write us today the amount of money you have to invest in the farming industry, we will tell you of several farmers who have borrowed from us. They will pay you a good interest rate. They are good men with good farms. We have investigated both. They have pledged a farm worth two to five times the amount we loaned to assure the prompt payment of interest and principal. We will sell to you the mortgages these farmers have given to us. We will see that they pay their taxes and stand by their promises without bothering you.

What better investment can you get? Will you not fill out the enclosed blank *now?*

12. [Perhaps you have no funds for immediate investment. Our mortgages are bought by banks, insurance companies, trustees of charitable institutions and philanthropic endowments in the Northwest; all desire secure investments. Fill out enclosed blank to tell whether you are now in the market, or when you will be.]

An appeal to the desire for enjoyment: (Six letters from England, the fifth sent six months, and the last a year, after the first.)

1. It is a pleasure to receive your letter of May 9, and to send you herewith a copy of the itinerary for a motor-tour throughout England and Scotland.

By this same mail I am also sending you a little book which describes in detail the basis upon which these tours are organized.

I trust that the booklet will reach you safely and that you will in due course, do me the honor of acknowledging its receipt, letting me know at the same time whether I can assist you further with your plans.

Very respectfully,

2. "GREAT BRITAIN"

"What is the best homeland motor-tour I can undertake in one solid month?"

That is your ideal question and here is your ideal answer—everything! Thirty days of swift and happy motoring can include all the renowned features of both England and Scotland. The newly made itinerary is before me as I write. (No meager quantity of midnight oil has been consumed upon its planning!)

This itinerary is no mean compromise, no theft from the hills and valleys for the sake of the cities on the plain. Cathedrals, ruined Abbeys and Castles; Palaces, Universities, and ducal mansions; all these form only a tithe of what is woven into the fabric of your enchantment.

But historic and architectural associations are, as it were, only the crowning joys of our famous British Landscapes. The New Forest of Hampshire and the uplands of Devon find equal place with the Valley of the Wye and the hills of Northern Wales. The English Lakes of Wordsworth and the waters of Loch Lomond make orderly procession with the Trossachs

of Scotland and the wild highlands around the Caledonian Canal.

Expectation, Realization, Appreciation; these three mental phases await you—you and your friends and your friends' friends. For is not knowledge, like gaiety, infectious? What you have learnt of our service, will it rest with you and you alone? Or will you not gladly scatter your impressions from Manhattan to Los Angeles?

Importunately yours,

3. "TOUR PLANNING"

Very few people have any conception of what I mean by detailed tour-planning in connection with these automobile tours throughout the British Isles.

The standard maintained is that of individual tour-planning for individual requirements. Every tour is organized upon these lines. Consider for a moment the specimen day's run for which the detailed schedule is enclosed.

This day was arranged, in the normal course of my work, for a family party of nine people who will land at Liverpool on the 1st of next July. They will then proceed in Mercedes and Daimler cars upon a tour of 1,800 miles throughout North Wales, the English Lakes, the Trossachs, and the Highlands of Scotland, returning to London by way of Edinburgh and the English Cathedral towns.

This is one of nineteen separate sheets forming a complete itinerary which each member of the party will receive, neatly bound in booklet form. In addition the whole route will be specially outlined upon large scale maps of England and Scotland. There will be eighteen maps in all, two of which will be presented to each member of the party free of charge.

I may safely claim that it is impossible for any of my clients to miss one solitary feature of interest

throughout the whole of the tour. Moreover, the work does not end here. According to the kind of accommodation desired, a suitable hotel is advised at each sleeping place in view. Help such as this makes a courier look foolish!

Every separate tour may be something entirely different and require the preparation of many new daily schedules. Nevertheless this fresh labor will be cheerfully undertaken in order to make of each tour an unqualified and long-remembered success.

This is just a simple idea of what I mean by efficiency.

Modestly yours,

P. S.—Clients who do not use our cars may obtain this special help for a fee of five dollars.

4. "WHAT WILL IT COST?"

Many are the delightful letters I receive from people who laughingly protest that the goddess of fortune has carelessly forgotten to endow them with riches enough to pave the way for a motor-tour in this tight and tiny island.

But, after all, is the cost so colossal? You know, of course, that the popular excursionist will be utterly appalled by your extravagance, although it must not be forgotten that twenty-five dollars daily is the price to be paid by four passengers and not by one alone. Similarly it is thirty dollars daily for six people—or five dollars each for every 100 miles travelled.

It is true that you might journey more economically in a railway train; although the few extra dollars required for a private motor-car are paying for the most delightful portion of your tour. Looked at in this light, railway trains seem dull and uninteresting, do they not? And you quickly realize that an automobile tour is, after all, the only form of European travel good enough for people in your station of life. Is it not so?

That brings me to the point of this little homily. Like the good people who are offering you that special edition of the Encyclopedia Britannica, I want to anticipate intelligently the demand which is likely to arise for this most luxurious experience in the realm of travel.

A certain promptness of decision is naturally desirable, because the best cars cannot be reserved until your wishes are known. But delay will be reduced to a minimum if you will write your letter forthwith. In that classic phrase which embodies the soul of American enterprise, DO IT NOW!

Yours enthusiastically,

5. After all, you see, I cannot resist the pleasure of writing to you again. I have just been reading once more your letter of the 9th of May last in which you first mentioned the subject of motoring.

Apparently your plans for the enjoyment of a British or Continental motor-tour have not yet matured; although some eager corner of your mind must still be keenly alive to the prospect of this future pleasure. That is why I am sending you today a new and enlarged copy of our booklet, "Through Europe in an Auto."

How do the plans discussed in this new booklet appeal to your instincts for efficiency? What do you think of the unescorted motor-tour through England and Wales which is here presented for the first time? And how do you like the system of individual bookings which brings this ideal tour within the reach of all who travel alone?

You will appreciate the fact that the enthusiasm which impels me to persist in these efforts to secure your support is itself proof of the thoroughness which is the hall-mark of our work. Do but realize the logic of this reasoning and you will speedily resolve to in-

trust yourself to a firm which makes efficiency the only passport to your good will.

Finally, whether you come to Europe next summer or not, whether you travel by motor-car or rail, it makes no difference to the pleasure it will give me to receive a reply to this letter and to hear what you think of the plans submitted for your approval.

Very respectfully,

6. "INDIVIDUAL RESERVATIONS"

During the last three years I have been brooding gloomily—although you might not think so—over the unhappy lot of the solitary traveler who does not want to use a whole motor-car by himself. Hence the idea of the individual reservation.

It seems to me—and I think you will agree—that there is a very real desire for this high-grade 18-day tour. It is one thing to book a seat in a lumbering charabanc for a day's excursion to Windsor and Stoke Poges; but it is quite a different and superior proposition to form one of a nicely blended party of five select people and motor comfortably through England and Wales in a perfectly appointed seven-passenger touring car.

But even if the scheme outlined in the accompanying leaflet is not exactly what you need, that is a solid reason in itself why you should describe the ideal British itinerary which just precisely matches your fancy and your time-table. Then you will probably be able to share a car with some other nice people who want just the same thing as you do yourself.

It is not necessary that your scheme should involve an extended tour. There is also the weekly programme of two-day journeys to such historic landmarks as the New Forest, Stratford-on-Avon and Canterbury Cathedral.

The uniform rate of eight cents a mile for these

individual reservations is well within the range of every one who will visit England this summer. All applications must be treated in strict order of rotation. Book now and leave the rest to us. We have acquired your own habit of "making good."

Very faithfully,

Chapter XVIII

Applications for Positions

264. Selling your services. A letter applying for a position is really a sales letter, and its writer is trying to sell his most valuable commodity—himself. How much is that commodity worth? If he is to work for a wage of $10 a week, that represents the interest at 6 per cent on an investment of between eight and nine thousand dollars; if for $25 a week, the interest on between twenty-one and twenty-two thousand dollars. The worth of a man on a good salary runs into high figures. Ought any one to handle such an investment in a carelessly written letter?

But how is the letter to be effectively written? The comparison of a letter of application to a sales letter throws a flood of light on the question of how to select and arrange its material. It suggests, first of all, that the writer study the needs of his reader, the prospective employer; and second, that the letter need not be treated in "announcement style," but that it may be shaped more precisely to meet the employer's needs.

265. What the employer wants. A wholesale grocer in a city of 100,000 advertised in two daily papers for a city salesman, asking applicants to write to R 21 *Herald* or F 23 *Tribune* to learn the name of the company and to make an appointment. He intended to interview all applicants and from the interview to

select the man he wanted. He received thirty-seven replies, some written on hotel stationery, some on old order blanks or scraps of paper, some on full-size sheets, and in handwriting of all degrees of legibility. Fewer than half of them contained anything more specific than, "I can furnish references." From only two or three could a definite impression be gained.

The employer who uses a general advertisement like this relies on the interview to give him the full particulars about the applicant, and does not wish to receive long letters. Moreover, his peculiar likes and dislikes as to the style of letters of application cannot be guessed with certainty. But it is certain that of the letters he receives, perhaps one will stand out above the rest, so that when he talks to its writer he will say to himself, "This is the man who wrote *that* letter," while when he comes to the others he will say, "Let me see, what did this man write?" No matter how short, a letter of application gives its writer a chance to make a distinctive impression, a small advantage that can and should be improved.

What will produce that impression? A specific statement about one's qualifications at the head of a paragraph, a fact, a figure, a name, cuts a clearer picture on the mind than a general statement or one in the middle of a paragraph. And out of all the facts relating to one's self that can be chosen, the one that comes closest to the employer's need is the best to select. Next best is the fact that tells most significantly about the applicant's capacity. The first is an estimate of what the employer wants; if its estimate is wrong, the letter falls back on

the second, which is always reliable. Even a letter of two or three sentences has room for two facts.

The man looking for an important position can take pains to study the position before applying. He can show in his letter that he thoroughly understands the policies and ideas of the superiors under whom he wants to work, and at the same time that he has ideas of his own as to how these policies can be most effectively carried out. A carefully written paragraph of this kind will give the employer an impression of intelligent loyalty and of the right kind of ambition that will offer decided contrast to the usual featureless letter. An interview is, of course, necessary; but the letter has its own values (see 220), and the interview plus the letter is stronger than the interview alone.

Speaking in general terms, an employer wants to learn that an applicant has reliability, experience and originality. The more important the position, the more he wants of the last two qualities, and, consequently, the longer must be the letter. In order to suggest the first essential, the tone of any letter of application must be dignified and not boastful. This tone can be secured by making a clear, colorless statement of facts, though the facts can be so put that they speak effectively for themselves. Any particular show of confidence or enthusiasm should be saved for the interview, and even then the applicant should wait until the employer gives him an opening. The letter should not be "fresh"; it should not be stiff and awkward.

266. **Arrangement of material.** The problem in the

letter of application, like that in the sales letter, is, "How can I gain my reader's most interested attention? How can I convince him that I have merit? How can I persuade him to take the most favorable view of me? How can I secure an interview?"

(a) *The point of contact.* A good introduction to a letter is the name of some person of importance, known to the person addressed, who has suggested that the applicant write for the position. Or the first sentence might state where the applicant learned of the position —through an advertisement or other source. When he is not at liberty to tell the source of his information, he can begin with some phrase like, "I learn that a position is open in your house for . . . . ," or "If there is a position . . . . , may I be considered an applicant?" He should not forget to say that he wishes to apply.

Next should come his understanding of the requirements of the position. If the applicant is young and untried, he must be careful not to make his statement sound conceited. If he is an experienced man, he can show his capacity and ideas best in this section of the letter. The opportunity should be utilized if possible.

(b) *Conviction.* Next he should state plain facts that will show his experience fits the requirements just discussed. The nature of his past employment, with the names of the firms with whom he has worked and the dates of his stay with them, are positive evidence of his experience and reliability. The section should make a good showing, but it should not be too long, nor include matters of only general importance. The inter-

view will give opportunity for a fuller statement. If the applicant has had no business experience and gives instead the facts about his education, it will be of interest also to state facts about his father's occupation or whatever has determined the course of his interests. Any fact that shows originality or resource is good material for the last of this paragraph. There should be no elaboration or comment on the facts.

(c) *Persuasion.* This section consists of a statement of the writer's personal qualifications for the business, shaped partly according to the first sections of the letter. His interest in the business, his reason for leaving his present occupation, his personal desires, his personal qualities so far as they can be stated with entire modesty, his confidence of success, are persuasive material. Here should be stated his age, unless what is said about his education shows his age pretty definitely. If he is married, the employer is interested to know the fact. Unless he has been asked to state the wages desired, he should not mention them in the letter but leave them for the interview. In any case the sum, if given, should be the least for which he is willing to work.

Just as guarantees are persuasive in a sales letter, so references are persuasive in an application. The writer should give the names and post-office addresses of about three people who are willing to speak for him. It is a good plan to have these represent different sides of his experience, so that his business character and his personal character can both receive support; two employers and one personal friend, for instance. The reason for not giving more names is that the prospective employer

may not wish to write more than three letters. To make the letter appear shorter, one name can be written in the body of the letter and the others on a separate sheet.

The persons referred to should have been asked for their permission before the letter is written. A courteous phrase to introduce their names is "I am permitted to refer to . . . . ," or, "I refer you by permission to . . . . ."

(d) *The clincher.* Finally comes some sentence looking forward to an action which will bring the writer into closer touch with the person addressed. "I can be reached by telephone at 2214 Oakside or at 115 Madison Street"; "When you wish to grant me an appointment I can be found at the address given above or with my present employers"; "If you will telephone me at M364, making an appointment, I can call at any time convenient to you"; "May I have an interview this afternoon? I can be reached at the telephone number given above." These are suggestions for certain types of last sentence.

267. The negative suggestion. It is not necessary to occupy space in a letter with such admissions as "I have had no business experience," "Although I have had no experience in your line." Positive statements of facts, whatever they may be, are more pleasant to read, leaving the rest to be inferred. To put one's best foot foremost is only common sense. Another negative suggestion is to state that the applicant is willing to work for a small salary, or cares nothing about salary for the present. If he is worth anything, he is worth something,

and his employer expects to pay in proportion to the value of his services.

If the letter is too general in tone, so that it does not fit the particular employer addressed, it suggests that the writer is applying wholesale for positions, and cares little which he gets. Everything about the letter should imply that the applicant wants this particular situation, and is confident of securing it. One applicant sent out a letter in imitation typewriting to several houses in other cities, offering to come and see them and to stay if employed; and he ended his letter with the following prophecy of failure: "Naturally I shall expect to get my expenses both ways."

268. Appearance. The most anxious pains with appearance will be well rewarded. The letter is the applicant's personal representative, sent in advance to give a favorable impression before the interview. It is easy to buy a few sheets of high quality business stationery with envelopes nearly to match. The letter should be typewritten, with wide margins, and should employ single spacing with double space between paragraphs, so as to get more on the page without making the letter seem too long. Chapter III should be reviewed in this connection. If a sample of handwriting besides the signature is desirable, a paragraph or two can be copied from some book upon another sheet. The highest standard of excellence in appearance is so rare as to give immediate distinction to a letter that possesses it.

If an impersonal address like "F 23 *Herald*" is to be used, it should be placed in the same position as the per-

sonal address, both in the letter and on the envelope, and the salutation "Gentlemen" employed. This gives slightly better appearance than to omit the salutation.

A letter that makes effective use of plain statements:

Mr. R. A. Gimbel, of the Department of Electrical Engineering in the University of Illinois, suggested that I apply for the position of Electrical Inspector on your development at Prairie du Sac, Wisconsin.

My understanding is that the person who fills this position must have wide practical experience in electrical engineering, must be able to interpret engineering specifications judiciously, and must see that the work done follows your intention in these specifications.

My experience and training have prepared me for these duties. I was in the employ of the Great Northern Railway from 1902 to 1905 as electrician on the installation of the equipment in their power stations at Superior, Wisconsin. While attending high school I was for four years in charge of the Superior substation of the Great Northern Power Company of Duluth, Minnesota. From June, 1910 to September, 1912 I was in the employ of the Chicago Railways Company. From 1912 to the present I have been taking the Electrical Engineering course at the University of Illinois.

My personal desire is to obtain a position with your firm, and I have confidence of giving you satisfaction.

In this connection I am permitted to refer you to Mr. A. F. Johnson, of the Chicago Railways Company, Chicago, Illinois, and to the other gentlemen whose names appear on the enclosed sheet.

If you will telephone me at 6407, making an appointment, I can call at any time convenient to you.

Chapter XIX

Recommendations and Introductions

269. A recommendation. A letter of recommendation has for its purpose to commend the services of one person to another. Ideally, it is a frank statement about a friend, and should make the best showing possible. Accordingly, when one really wishes to aid an applicant in securing a position, he should prepare his letter with care, as in a letter of application, to show how the applicant will fit the employer's needs.

(a) It should begin with the circumstances under which the letter is written. "Mr. E. R. Fargo has asked me to write you in his behalf"; "I learn that Mr. P. A. Alexander is being considered for a place in your employ"; "To whom it may concern: Frank P. Nielsen has been in my employ for the last five months."

It may further contain a paragraph showing that the writer knows what the requirements of the position are. Men of experience themselves are pretty likely to have this knowledge.

(b) Next comes a statement of the plain facts in the case: who the person is, how long the writer has known him, what his duties have been, what his training is for the position now open, and the like. It should contain nothing but undisputed facts, for thus it gives the reader from the beginning an impression of its fairness.

(c) Following this the writer may report his per-

sonal judgment of the applicant's capacity and character. Here is his chance, by carefully selected statements, to give an exact impression of the person he is recommending, fitting it to what he knows of the prospective employer's needs.

(d) Finally, if the writer wishes to give a strong indorsement, he may say in a separate paragraph, "If you care to write me further, I shall be glad to reply." Or he may summarize his beliefs about the applicant.

Throughout the letter the language used should, in fairness to the applicant, be specific and detailed. Whatever distinguishes him from the mass of humanity, whatever makes him seem an individual rather than a part of the horde of position-seekers—if he has any such quality—this the writer of a letter of recommendation should study to present. Vague and general statements betray a lack of knowledge or an unwillingness to give the real facts. Except in answer to direct questions, the letter ought not to contain negative statements; it is enough merely to omit indorsement on certain points.

270. An open letter. A "testimonial" addressed "To whom it may concern," and given to the applicant to present, must in courtesy to him be left unsealed. This prevents the use of any but general statements. Consequently an open letter is of small value, and should not be asked for or given unless the writer has little personal knowledge of the applicant, and unless the position sought is a minor one requiring general and not specific fitness. A letter of this sort may be used as a note of identification even when an applicant is seeking a more

important position; but a note of formal identification from a bank or other responsible source performs this service well enough, allowing the personal message to go by mail.

271. A letter sent direct. This is the letter which one promises to write when he permits his name to be used as a reference. Accordingly he should think well, before he gives that permission, just what he intends to say when the demand is made on him. It will save time later if he asks questions and takes a few notes when the applicant makes his request, and it will show the applicant besides that he is asking an important favor. The outline given in 269 will aid the writer to prepare effectively what he has to say.

A recommendation to a minor position:

> I am glad to give my opinion of George H. Monroe, in answer to your inquiry of September 18.
>
> The young man has been in our employ for the last eight months as clerk in our grocery store. He has attended faithfully to his duties, learned the stock quickly and well, and has shown himself prompt and interested in dealing with customers. His presence has been a decided asset in the store. We are sorry to lose his service, but glad to recommend him to a position carrying better wages.

272. An introduction. A letter of introduction merely makes two persons acquainted through the medium of a third person. It need not imply any indorsement, save the very slight one that the person introduced is known to the writer; but it usually implies some degree of social or business equality among the three per-

sons concerned. A note of introduction written by one friend to another—a social letter and not a business letter—is supposed to be equivalent to an indorsement of the social standing of the person written about; and in like manner a business introduction practically indorses the commercial and personal integrity of the one whose name it contains.

Such a letter should show clearly whether the introduction is for a specific purpose, like the granting of a particular favor, or for the general purposes of acquaintance and friendship. The first need not imply so thorough an indorsement.

I take pleasure in introducing to you Mr. Anderson, a member of our Chamber of Commerce, who wants to study your excellent system of handling suburban deliveries.

He has heard from me that you would be glad to give him the benefit of your knowledge on that point. I have not forgotten the talk you gave us last spring.

You will remember my telling you about Mr. Andrew Hilton, who is leaving Minneapolis to make his home in Scranton.

Mr. Hilton has been my good friend and fellow-townsman for three years, and I am glad to make him known to you.

Any courtesies you may be able to show him in Scranton, both in helping him to get settled and in introducing him, I shall take as a personal favor.

Part IV—Miscellaneous

Chapter XX

Principles of Effective Writing

273. Introductory. Nothing is written for itself, but for readers. The rules of rhetoric, devised through centuries, have merely followed the natural trend of human preference, and what produced the desired effect upon an audience was gradually reduced to principles that would apply upon another occasion. Rhetoric is a subtle art, for it is literature in the making, but rhetoric is a guide also to simple expression about ordinary subjects, and serves us equally whether we deal with lofty ideas and emotions, or aim merely to tell the plain truth about our every-day business.

As the standards of business composition are steadily rising, and writers of genuine skill are being employed to express in language of universal appeal the beauty of some of our products, the power of human invention and toil embodied in others, and the beauty and power of the ideal of service, it is certain that business in the future will afford constantly more incentive for the writer to train his taste and develop his ability through the reading of literature and the practice of imaginative types of writing. This many of the business writers of the present have done.

At the same time business men in general will have an increased need for a clear, straightforward language in which, without waste of words and in a manner fitted to their subject, they can tell the community about the goods and the service they have to offer. Salesmanship in print will come more and more to the help of other forms, and, as we have seen, salesmanship is not confined to sales letters, but is an element in every form of business writing.

This chapter presents a few of the principles of effective writing for which the business writer has most frequent use. The practical directions given throughout the book are based on these principles.*

274. **Unity.** Unity in a letter is secured by restricting it to one subject, and excluding topics that do not relate thereto. Its value lies in the fact that the reader understands better if told one thing at a time. When two subjects are introduced, as when sales material forms part of a collection letter, they should be brought into relation so that the real topic of the letter is the firm's service to its customer, of which the two subjects are parts.

Unity of impression is violated if the letter changes its tone from courtesy to harshness, or if it begins in a lively, vigorous style and drops to a dull and wordy one. The letter seems to have been written by two people.

Unity in a sales letter is secured by selecting a few closely related points and developing them thoroughly. If the writer can make the reader remember for the rest of his life one real reason for buying an article, he suc-

*See "Advertising, Its Principles and Practice," by Tipper, Hotchkiss, Hollingworth, and Parsons ($4), for chapters on copy-writing.

ceeds better than if he divided the reader's attention among six or seven briefly mentioned points. This does not mean that many facts may not be brought into the one letter, but that they must all be subordinated to one larger idea. The stamp of this ruling idea must be upon every statement made.

Unity is secured also by driving at one result. If the purpose of a letter is to prepare for the visit of a salesman or to get the customer to read a catalog or pamphlet, it should direct all its arguments toward that end and it should not try directly to close the sale. Likewise, if the letter is to close the sale it should make any reference to catalog or pamphlet subordinate to its main purpose.

275. Coherence. The quality in a letter which carries the reader from one statement to another is coherence. In a routine letter, which the reader is obliged to finish whether he wills or no, coherence is a courtesy and makes a good impression. In a sales letter, the irresistible quality that makes the reader's eye travel from the interesting first sentence through the complete argument to the appeal for action, is a vital principle on which the success of the letter absolutely depends. No pains in revising are too great where their purpose is to make a sales letter a coherent whole.

To show the relation between statements they must first be arranged in a natural sequence of ideas. This sequence has been discussed under each type of letter throughout the book. Next, the paragraphs must have a visible connection. For instance, the third and fourth

may develop points stated in the second; or each may depend directly on the preceding, carrying its thought one stage further; or several paragraphs may begin with the same sentence construction, like the first two in the following illustration:

> **If you could buy a mechanical device that would reduce your grocery bills 1-2 to 2-3, would you invest in it?**
>
> **If you could buy a contrivance that would reduce the cost of your clothing more than half, you would buy it!**
>
> **What would an idea which would reduce your taxes and the upkeep of your property at least one-half be worth to you? Or if a motor car were put on the** market which would get 30, 40, or 50 miles out of a gallon of gasoline, the chances are that you would buy that car.
>
> **The guaranteed . . . . will cut your heating costs from 1-2 to 2-3. Surely you will buy it!**

More specific connection between paragraphs and sentences is provided in one of three ways:

(a) By connectives, some of which are the following: and, also, moreover, again, further, finally, next, another, yet, still, however, but, on the one hand, on the other hand, on the contrary, nevertheless, in contrast to, in spite of, although, for this purpose, keeping this in mind, in this way, thus, so, hence, besides, accordingly, then, therefore, consequently, first, second, third, etc.

(b) By pronouns: he, she, it, they, this, that, these, those, the former, the latter, the one, the other, who, which.

(c) By repetition of important words linking one

sentence solidly to the next: "Each machine is energized by an unobtrusive little dynamo, which is technically known as an 'exciter.' This exciter, by its electrical impulse through all the coils of the generator, brings the whole mechanism into life and activity."

276. Emphasis. Important ideas can be given emphasis, first, by allowing them more space, and, second, by allowing them prominence of position.

The important positions in a letter are the beginning and end of the whole letter, of each paragraph, and of each sentence. Words placed just before any mark of punctuation receive more emphasis than do others. In a routine letter the end is more important than the beginning, but in a sales letter, probably the words on the first line should be most carefully selected; next in importance are the words in the last paragraph, and next, the words that begin the second paragraph. These are the points that catch the reader's eye most easily, and consequently they should be utilized to flash important ideas upon his mind. "Try to begin and end with words that deserve distinction."

In a two-page letter the top of the second sheet is an important position, and an interesting sentence should be placed there.

Repetition of a word or phrase calls strong attention to it. A brief phrase or sentence packed with meaning is powerfully emphatic; the familiar example in business is the advertising "slogan." Sharp contrast between two ideas, especially in the form of antithesis, throws emphasis upon each member of the pair.

CONFIDENCE BEGETS CONFIDENCE

There is just as much reason why I should send my *goods* to you before getting your *money*

—as that you should send *your* money to me before getting *my* goods.

In the former case I must trust you; in the latter case you must trust me.

277. Mechanical emphasis. Emphasis can also be secured by mechanical devices. These address themselves to the eye, while those just discussed address themselves chiefly to the understanding.

A heading above the first line either in capitals or lower case letters is emphatic because, like the headline of a newspaper or the heading of a chapter, it comes first, and is surrounded by open space.

A postscript also is emphatic if surrounded by open space, and so is often used in sales letters to call attention to a specific point. If pushed too near the body of the letter or the end of the sheet it has less value.

The letter-head, the first sentence, and the last sentence, are more emphatic if surrounded by open space and not crowded. It is equally true that the whole letter loses emphasis if not provided with a good margin.

A paragraph of a single line or a short line catches the eye.

An extra wide margin for one or more paragraphs, or for specially important matter, provides emphasis by contrast with the narrower margins of the rest of the letter.

The "deadly parallel"—two short columns of contrasted facts, side by side in the body of the letter—gives powerful emphasis.

A short paragraph, double-spaced, in the body of a single-spaced letter is an unusual and effective device.

Indention is the usual means for emphasizing the first words of a paragraph. To run the first words beyond the regular margin is not infrequent. The use of double space between paragraphs is really a device for emphasizing their first and last words. Indention without double space emphasizes a sentence within a paragraph. A new paragraph may be made in the middle of a sentence with a dash or double dash to indicate the break, and with either single or double space between the separated parts of the sentence. (See illustration, 276.)

Underlining, capitals, and red ribbon call attention effectively to a few words. The first is the most natural device in a letter; the others appear less natural. In a form letter the underlining may be done with fac-simile pencil writing; or a few words or a check in the same sort of writing may be put in the margin opposite a paragraph to call attention to it.

These devices must be used sparingly or they lose their effect. Their value lies in attracting the eye to the page, so that the body of the letter will be read. Since the third quarter of the page is, in the nature of things, less likely to be read than the first two and the last, it stands in more need of one of these devices.

278. The choice of words. Words are ideas. If the style of a writer of sales letters, for example, is full of dull and ineffective words, he will fail to stimulate ideas in his readers. A writer who really is eager to improve his style will study the subject of diction in some

good rhetoric,* where he will pick up quantities of suggestions; and he will increase his store of words by reading widely, especially from imaginative writers. An ordinary style, however clear, holds few suggestions for the reader, and so it is ineffective for sales letters.

In letters on routine subjects, clearness and precision are the chief requirements. The conservative and confidential tone of letters about credits and collections demands, in addition, a choice of words for dignity.

The choice of words can be regulated by four principles:

(a) Plain and simple words are more vigorous than elaborate ones. Choose specific words rather than general; short words rather than long ones; natural and idiomatic phrases rather than formal and hackneyed phrases.

(b) Descriptive words that call up a specific image vividly before the mind are always to be sought.

(c) Words or phrases in unusual senses, or figures of speech, set the reader thinking.

> **You can't see all of America from the Metropolitan Tower, but in the range of your vision will be included enough Italians to repopulate Rome, enough Greeks to found a modern Athens; you will behold a great, toiling army of workers, which if mobilized would outnumber the hordes of Attila.**

(d) Verbs and nouns should be made to carry the weight of meaning; especially valuable is a good verb. "These pruning shears will *snip* a broomstick"; "The

* For instance, Genung, *The Working Principles of Rhetoric*, pages 29-220.

gears quietly *spin* the fan through 6,000 revolutions a minute." Avoid over-use of the verbs *be* and *have.* Avoid exaggerated language—*very, wonderful, tremendous, enormous, biggest, best.*

279. **Short and long sentences.** The moderately short sentence is the clearest. Very short sentences have great force, but they may not make their meaning plain. They are effective to stir the reader to action. For most purposes in letter writing the complex sentence, which by means of its clauses of varying rank allows graceful adjustment among several ideas, best rewards the writer's study. It is more fluent and harmonious, more courteous and suggestive, and is better adapted to persuasion. A good rule is to use short sentences at the beginning and end of the letter, and longer sentences in the middle, and to avoid an uninterrupted succession of either.

Chapter XXI

Form Letters

280. Varieties. Form letters, that is, letters sent in identical terms to several persons, can be divided into three classes, according to their method of preparation: (a) the complete form, (b) the paragraph form, (c) the guide form.

(a) The complete form is a letter prepared complete in advance to meet a definitely foreseen situation. It may be either individually typewritten or "processed," that is, turned out on a machine in imitation of typewriting, or printed. It is given a key number so that when it is to be issued, the instructions need only state the number of the letter and the address to which it is to go. Then it can be typewritten without dictation, or, if it has been prepared in advance, it merely has to be taken from the place where it is filed. The familiar example of the complete "process" form is the sales letter prepared in quantities in imitation of typewriting, with its address and possibly other material filled in by the typewriter before it is sent out. But in a large business with correspondence on fixed subjects, a great many kinds of letters can be handled by "process" forms.

(b) The paragraph form is a letter composed of paragraphs which have been prepared in advance but which can be selected and combined to meet specific situations. It is more flexible than the complete form; indeed, the paragraphs selected can in most cases sound as personal

and fit the reader's needs at least as well as does the usual dictated business letter. Since such letters must be individually typewritten they have not the appearance of a form. In answering inquiries or in handling collections the paragraph form is of great service. It can be put to many other uses.

The paragraphs can be prepared partly in advance on the basis of study and experience, like any series of form letters. Then after correspondence on the subject which they cover has been carried on for a short time by dictated letters and by forms, the forms can be revised and added to by paragraphs taken from the dictated letters. They can be kept in a scrap-book that has a thumb index and numbered pages. One heading of a subject classification is written on each thumb index and at the top of every page, leaving enough blank pages under each division to provide for added paragraphs on that subject. The paragraphs are pasted in according to this subject classification and each is marked by a letter of the alphabet. When a letter is to be written, the correspondent turns the pages of the book until he finds the paragraphs he wants, and dictates to the stenographer, "5A, 16H, 23C"—a complete letter. The stenographer then copies the paragraphs out of the book.

(c) The guide form is a letter prepared like the complete form to meet a typical situation. But the correspondent uses it only to guide his dictation, and changes its wording to fit the case he is handling. In cases subject to so much variation that even the paragraph form will not apply, and in small businesses where a thorough system of forms is not worth while, the guide form can

be employed to improve the style of correspondence. Guide forms should be changed frequently, lest they lead to a stereotyped style.

281. Purposes. The first purpose of forms is to save expense. In the "process" form the operations of composing, taking down, and transcribing are performed only once for a great number of letters. In the typewritten complete form, and practically in the paragraph form, the operations of composing and taking down are similarly economical. In the case of complete forms, the time spent in finding the right one to send out can be minimized if the forms are classified and pasted in scrap-books. These methods cut the cost of letter production down so far that either *more letters* can be sent in making a single sale than if dictated letters were used, or letters can be sent on *more occasions,* affording a continuous reminder that the seller is eager to be of service.

The second purpose of forms is to provide a better letter. The form can always be well written, and carefully revised, and adapted precisely to its subject and to its reader. It can be free from errors. It can be longer than a dictated letter, since the expense of composing is distributed, and the expense of reproducing is practically no more than in the case of a short letter. And a letter of moderate length on any subject is more pleasing than a letter of telegraphic brevity. On the score of adequate language alone, the dictated letter, unless written by an expert, is often inferior to the form

Of the following letters, the first was personally dic-

tated, and was issued from a fashionable and exclusive shop. The second was a form from a great mail-order house. Which would anyone rather receive?

> Your esteemed favor to hand. Enclosed find receipt for the same, also $.17 in stamps, the amount overpaid.
>
> Please pardon the error in charging for the parcel post twice.
>
> The enclosed remittance is for the purchase price of the goods you returned.
>
> We are sorry that we could not send you just what you wanted and that our selection was not a satisfactory one. Our aim is to give our customers always just what they order, and we buy our goods in large quantities so we won't be obliged to make many changes.
>
> If you will write on your future orders, "Do not send any other goods," we will always return your money on any part of the order we can't fill, rather than select something else for you.
>
> This order has caused you trouble, we know, but we hope that when you are in need of other goods you will send us the order, and we feel sure it will be filled satisfactorily.

282. Objections. The first objection to forms is that they are impersonal. The sufficient answer might be that forms are a necessity, that business could not do without them. But the objection can be partly met. Forms can be classified carefully, and each written to meet the exact needs of the class of readers to whom it goes. Phrases can be included that show the seller's real consideration for his customers, and that make a genuine appeal. Its language need stand in no more danger of artificiality than the language of a dictated

letter. A speaker addressing an audience of a thousand men can make a warmly human and personal impression on each. Even if he conversed privately with each of the thousand he might say nearly the same things to every man, with but a few touches to make his conversation fit the particular case. The form letter has much the same chance.

The real trouble lies not in the reader's prejudices, but in the writer, who often has not enough imagination to enable him to meet the needs of many people without making his appeal so broad that it lacks personal application. This analysis does not deny the difficulty, but it shows that by a skilful writer it can be overcome. And with constantly increasing success, the modern business world is overcoming the difficulty.

The second objection is to the "process" form, on the ground that it does not look like a letter. This really means in part, "It has not a handsome appearance." The reader wants the appearance of a letter because all his life he has been accustomed to give letters careful reading, while he only glances at printed circulars. Form letters too often break the spell by looking like printed circulars or folders. They are often too long, their paragraphs too long, their margins too narrow. But on good letter-head stationery, carefully set up, and turned out by a good process, a form can have very handsome appearance. Even if it is obviously printed on a press and on cheap paper, it can have good "layout," and preserve the appearance of a handsome advertisement delivered direct to the customer.

In part the objection to the "process" form cannot

be met. Its appearance prevents its being read with as much interest as an individually typewritten letter. Therefore, in "high-class" advertising, or where the returns will justify the expense, letters should be individually typewritten, though a form may be used in composing them.

The third objection is that the "process" form is deceptive in trying to look like a personal letter. One answer is that few people are deceived nowadays. Nearly every one can tell the cleverest "process" form from real typewriting, and very many people are aware that some kinds of letters, even though typewritten, are certain to be forms, since the usage of business demands it. On the other hand, a form letter which contains language deliberately intended to deceive, deserves the strongest condemnation, and carries its own penalty in the suspicion it casts on the reliability of its writer.

But comparatively few people object to forms. Every one is familiar with them, and recognizes their necessity. As was shown by the illustration in 281, a well-written form is preferable to an ill-written dictated letter. Finally, a "process" form receives its best justification on the score of appearance. There really need be no question of deception. The appearance of a carefully prepared typewritten letter is handsomer than that of any other communication one can receive. By the force of long association with personal messages it suggests careful reading. And so it is probable that the majority of readers prefer in a form a careful match between the filled-in portion and the body of the letter, and prefer likewise the courteous, personal style, even though they

recognize instantly that they are not reading a dictated letter. They accept these matters as they would an informal, personal manner in a platform speaker, as pleasant courtesies carried as far as circumstances will permit.

If this is true, a writer need not apologize for his letter by saying, "This is a form letter—I do not wish to deceive you," or something to the same effect. In the same way a platform speaker would be unwise to call attention to the fact that his speech was written a month before he saw his audience.

To give a form "letter appearance" adds to its expense, but as a general principle each detail of "letter appearance" increases its effectiveness. The problem is how many of such details it is worth while to include.

283. The "fill-in." The material to be filled in by the typewriter in a complete form often includes one or more of the following: the address, the date, the name of an agent, an answer to a special inquiry not covered by the form, a reference to a page in a booklet, and—more rarely—the name of the person addressed or the name of his town in the body of the letter. The last two, however, when they are not necessary to the sense of the letter, are usually condemned as being attempts to deceive. It is rarely necessary for a complete form to refer to the date of previous correspondence.

To make the "fill-in" match the body of the letter and to give to both the appearance of typewriting, both must be written or printed through a ribbon of exactly the same color, and with the same weight of impression. Ideally the ribbon should contain the same amount of ink in both cases.

The difficulty of securing an exact match and precise alignment for the "fill-in" has led to various practices. Special information is sometimes typewritten as a postscript on the complete form; this is perhaps the best scheme. Sometimes it is typewritten as a first line or a first paragraph in a space left for the purpose, sometimes put on a second sheet, sometimes handled in a short, separate letter. If the inquiry demands much special information, probably a paragraph form should be used instead of the complete form.

The name of the agent can be given on a separate card, or in a postscript, or in the first line of the letter, or elsewhere in the body. If filled in in the body of the letter, a good plan is to put it at the end of a line, where only its first word comes into possible contrast with the printed portion. It is least likely to be scrutinized if it appears three-fourths of the way down the page, since this is the part most rapidly read. The same is true of reference to a page in a booklet.

The address, or the address and salutation, are sometimes written at a distance from the body of the letter, so that if a contrast exists it will not be marked. Sometimes they are frankly written in red ink, though more rarely in sales letters than in other kinds. Sometimes the address is put at the bottom of the sheet, while the salutation is printed with the form. Some writers use the address of the social letter, "My dear Mr. Black:" since this makes only one line to be filled in. In this case sometimes "My dear" or "My d" is printed as part of the form.

Sometimes to save expense the address is omitted and

the interesting first sentence alone is relied on to establish a personal relation between the letter and the reader. Often in this case words are substituted for the address, so that no gap appears where the eye is accustomed to seeing a block of type. Examples that have appeared in letters are, "Dear Subscriber and Loyal Reader," "To Our Readers," "Fellow-Alumnus," "A Word About Gifts," "Speaking of Mackinaw Coats," "An Interesting Offer," "Some Testimony for You."

When a firm is willing to sacrifice appearance, but wishes to secure the advantages of cheapness and adequate language, it prepares its forms with large blank spaces and makes no attempt at matching the filled-in portion with the body. Correspondence between branch houses or departments of the same firm, and adjustment letters written to retail customers, show many examples of this practice.

284. Postal regulations. Form letters in imitation of typewriting, even though they bear written addresses and signatures, can be admitted as third-class mail matter if they are mailed in a minimum number of twenty identical, unsealed copies. The rate is one cent for each two ounces or fraction thereof. This allows a form letter to be inserted with a booklet. Unsealed circulars may be sent at the same rate, though they attract less attention from the reader than letters sent as first-class matter. The Government pamphlet on postal information should be studied and the local postmaster consulted by anyone who wishes to take advantage of the third-class rate.

Chapter XXII

Filing Correspondence*

285. What filing is. This chapter gives in brief form the most important things to know about filing correspondence. When a business man wishes to install a system, he should write to the leading firms that handle filing equipment, stating the nature and size of his business, telling what he wants to file, and asking for the names of firms in his locality who have installed systems similar to the one the filing company would recommend for him. After becoming familiar with the facts in this chapter, and when he has studied such a system in actual use, he can ask intelligent questions of the company's agent who comes to install the system; and he can understand better the company's pamphlets on filing. In this way he will learn a good many points about which the agent may not think to inform him.

The purpose of filing correspondence is to keep a record of past business, which can be referred to in the course of future business. Letters should be filed in such a way as to occupy the least possible space, and so as to be easily placed in proper position and quickly found. Vertical filing, in which letters are set on edge in drawers and arranged in a system of guides and folders, best fulfils these requirements, and is the only system a modern business firm would consider installing. For rapid reference it is important to have the subject, the date, and the mention of previous correspondence at

*For more detailed discussion, see Hudders' "Indexing and Filing" ($3).

the beginning of the letter, and, where practicable, to restrict the letter to one subject only.

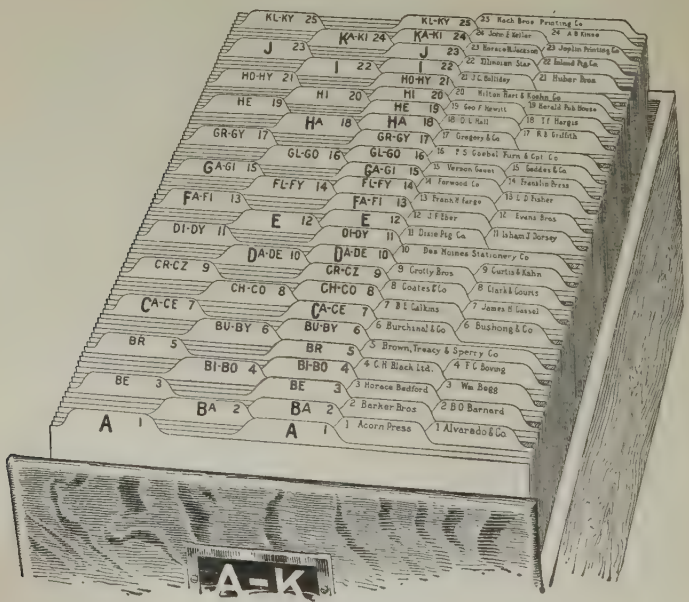
286. Folders and guides. The unit of the vertical system is the individual folder, which bears on its tab the name of a firm or the number assigned to it, and which contains the letters received from that firm, with carbon copies of the letters sent to it. For ease in finding, a letter and the copy of the reply are fastened together with a clip or pin. The folders are arranged according to one of the systems discussed below, and subdivided by guides, which are heavy sheets of cardboard bearing on their tabs the names of their subdivisions. The guides aid in filing and finding letters, and help to keep the folders erect.

287. Alphabetical filing. The simplest system to understand and the best for ease in finding papers is the alphabetical. The guides are subdivided according to divisions of the alphabet, such as Ba, Be, Bi–Bo, Br, Bu–By. Then each folder is marked with the name of a firm, and placed behind the guide under which that name is alphabetized. The several folders in each subdivision are also arranged alphabetically. This system is adapted to the use of houses that have little correspondence. A "miscellaneous" folder is usually placed under each subdivision, to hold letters from firms whose correspondence is too small to demand an individual folder. Twenty folders to one guide is a sufficient allowance for any system; if it overflows this number, either more subdivisions should be used or the chronological system (see 290) should be brought in as a supplement.

288. Numerical filing. For large houses with a great amount of correspondence, the numerical system is most used. Each firm from whom letters are received is given a number, which is placed on its folder. The firm name and its number are written on a card, and the cards are filed alphabetically in a separate card index. The folders are filed in numerical order, and the guides are marked "1–20," "21–40," etc. When a letter is to be filed, it is taken to the card index, where the firm name is looked up alphabetically. Then the firm's number is written in blue pencil on the top of the letter, and the letter taken to the letter file and inserted in the proper folder. In finding a letter the card index is consulted for the firm number and the letter then sought in the file. The numerical system is the easiest for filing papers. It necessitates, however, looking in two places for every letter, once in the card index and once in the letter file.

289. Direct-name filing. A new system which combines the advantages of the alphabetical and the numerical systems is called the direct-name system. The illustration shows one variety of it. As can be seen, each subdivision of the alphabet—and these can be made very numerous—bears a number also. Each folder bears the name of the firm and a number corresponding to the alphabetical subdivision under which it stands. Thus Black and Boving are both numbered 4, since they appear under Bi–Bo, which is here the fourth subdivision. In the illustration, the tabs shown in the central position are those of the "miscellaneous" folders. In the actual system they are blue, to distinguish them easily from the

gray guides and the yellow manila folders. In the direct-name system, letters are found alphabetically and filed numerically. No card index is required with it.



Direct-name Filing

290. Other systems. Letters may also be filed *geographically* according to states, cities or towns, special districts, etc. This is of service, for example, to firms doing business with agents. A *subject* classification arranged alphabetically is used by authors and others having temporary use for various papers. A *chronological*

arrangement of folders by days, weeks, or months is chiefly used for heavy correspondence with a single firm. In certain large concerns which have an enormous variety of subjects to classify, the *Dewey Decimal* system, such as is used in libraries, can be installed.

291. **Transferring.** At the end of a stated period, say six months or a year, the folders can all be taken from the file and placed in transfer cases in the same order. Each case is marked to correspond with the drawer from which its contents came, and to show the period of time they cover. After all probability of their being needed is over, the letters are usually taken from the transfer cases and destroyed, though some firms keep their correspondence permanently.

Chapter XXIII

Letter-Heads

The impression conveyed by a letter-head is an important element in advertising and salesmanship.

It is an element full of character. Each of your personal messages carries the letter-head at the top, and your signature at the bottom. The body of the letter expresses your personality; your signature is as characteristic as your face. How then can the letter-head escape being associated with your personal characteristics?

In looking over the letter-heads shown on the following pages, one receives an impression of the business personality of the firms they represent. All the designs fulfil the primary requirements of any letter-head; the necessary information is given, and the distinctive name stands out above all else (see section 72). But the differences between them are much like the differences between one man and another. In some noteworthy instances the personality of the firm has stamped itself on the very size and arrangement of the lettering, so that lettering of like character in another letter-head would suggest some of the same high qualities that are associated with the personality of the firm first using it. Type may suggest as much character as does a name.

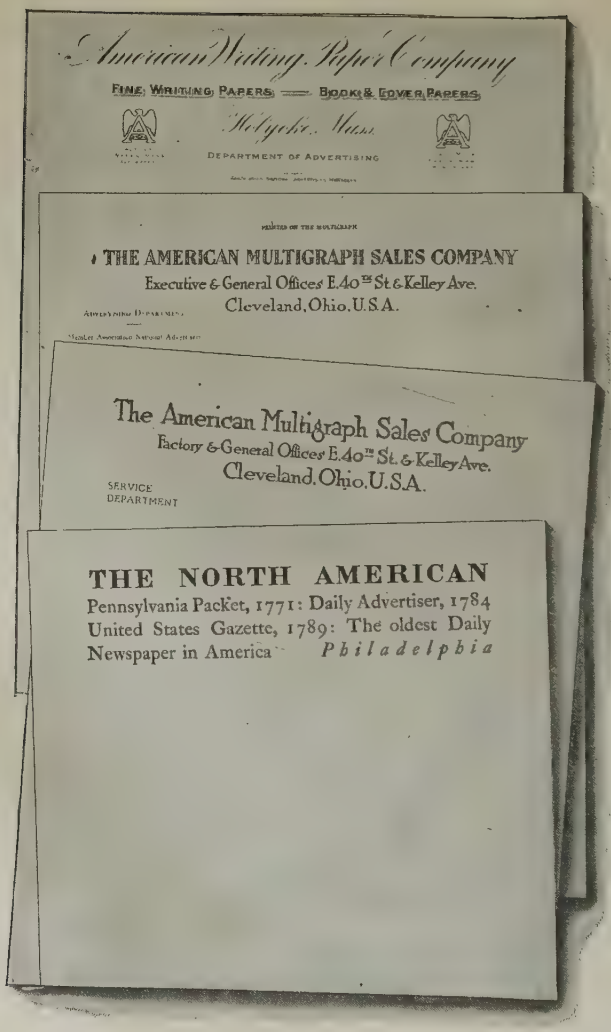
Among the designs, two varieties predominate, which in default of better terms are sometimes called the bal-

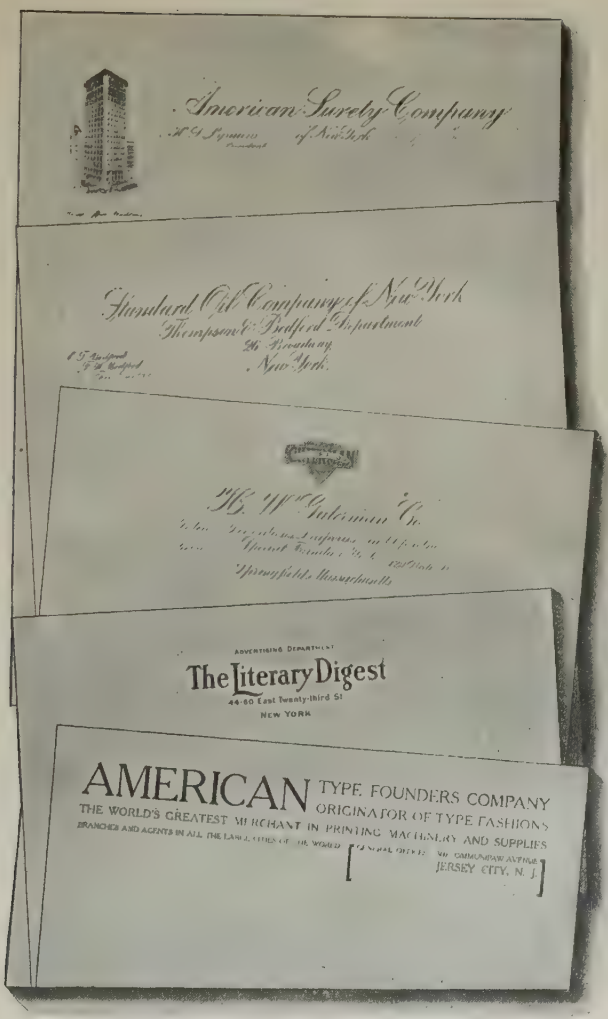
anced design and the panel design, the first having two small groups on either side of a large group, in the other practically all the space within a rectangle being occupied. Each has its opportunities, whether for beauty, or for overwhelming emphasis upon a word or phrase.

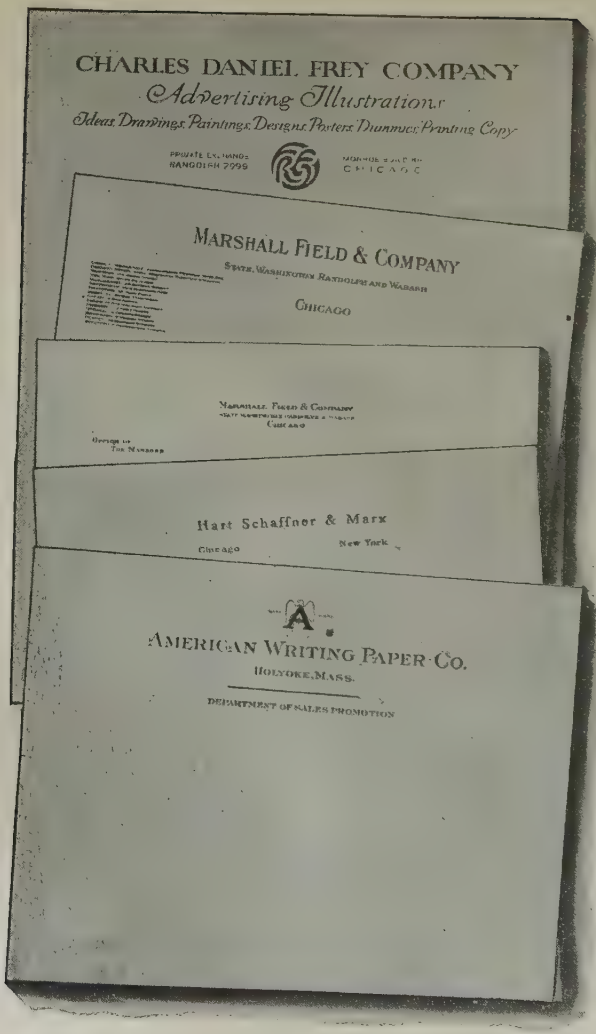
The designs shown here have been chosen as representative, regularly used letter-heads. They probably reflect the qualities of the typical American man of business, neither flamboyant nor cold, neither eccentric nor formal. They give an impression of alert, clean-limbed vigor. They are not encumbered by masses of needless detail, but throw instantly before the eye of the reader the significant and memorable name.

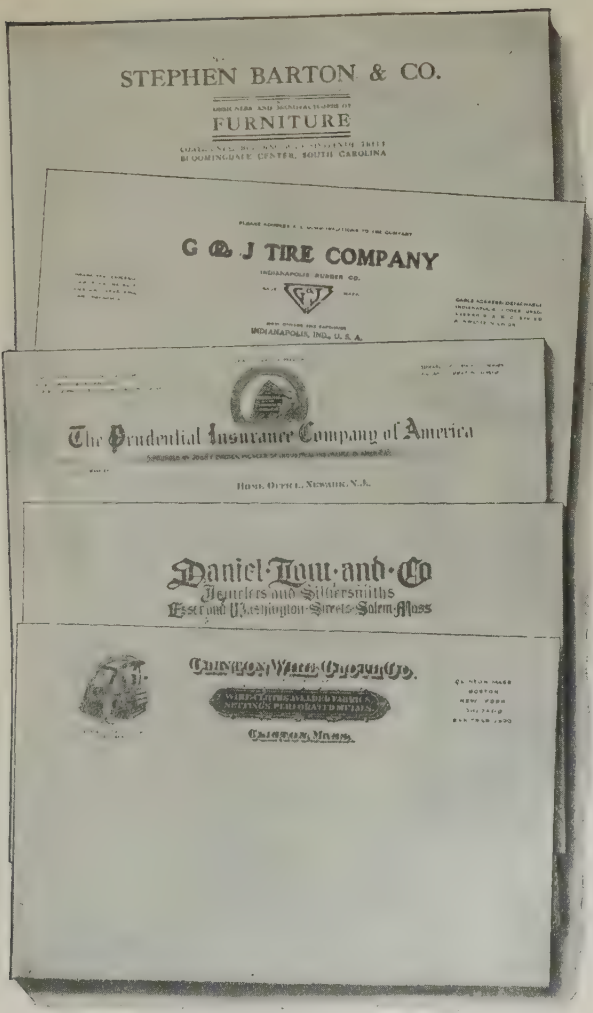
A firm often employs different letter-heads to distinguish between its departments or offices. The body of the design may be the same, with one section changed to fit each department. Or different designs may be used; the manager's office, for example, properly uses a more elegant and dignified design than do the ordinary correspondents. Ideally, all such designs have the same basic character, like members of one family.

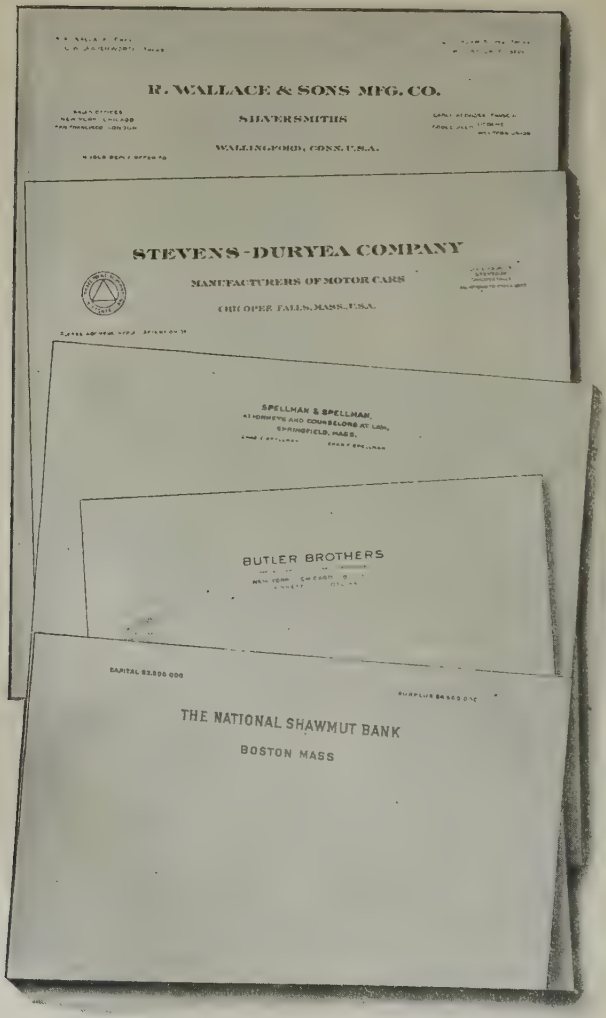
For giving variety to the follow-up, a whole new series of letter-heads may be designed, a different one for every letter. Sometimes each design illustrates its letter by sketches or half-tones; more often it merely seeks to create a fresh pleasurable impression by playing variations on different standard layouts, and by utilizing different types, which can be had in great variety and beauty.


American Writing Paper Company
FINE WRITING PAPERS — BOOK & COVER PAPERS
Holyoke, Mass.
DEPARTMENT OF ADVERTISING
THE AMERICAN MULTIGRAPH SALES COMPANY
Executive & General Offices E. 40th St. & Kelley Ave.
Cleveland, Ohio, U.S.A.
The American Multigraph Sales Company
Factory & General Offices E. 40th St. & Kelley Ave.
Cleveland, Ohio, U.S.A.
SERVICE DEPARTMENT
THE NORTH AMERICAN
Pennsylvania Packet, 1771: Daily Advertiser, 1784
United States Gazette, 1789: The oldest Daily
Newspaper in America
Philadelphia


American Surety Company
of New York
Standard Oil Company of New York
Thompson & Bedford Department
26 Broadway
New York
H. W. Peterman & Co.
Springfield, Massachusetts
ADVERTISING DEPARTMENT
The Literary Digest
44-60 East Twenty-third St
NEW YORK
AMERICAN TYPE FOUNDERS COMPANY
ORIGINATOR OF TYPE FASHIONS
THE WORLD'S GREATEST MERCHANT IN PRINTING MACHINERY AND SUPPLIES
JERSEY CITY, N. J.


CHARLES DANIEL FREY COMPANY
Advertising Illustrations
Ideas Drawings Paintings Designs Posters Dummies Printing Copy
PRIVATE EXCHANGE
RANDOLPH 7999
CHICAGO
MARSHALL FIELD & COMPANY
STATE, WASHINGTON RANDOLPH AND WABASH
CHICAGO
Hart Schaffner & Marx
Chicago
New York
AMERICAN WRITING PAPER CO.
HOLYOKE, MASS.
DEPARTMENT OF SALES PROMOTION


STEPHEN BARTON & CO.
FURNITURE
BLOOMINGDALE CENTER, SOUTH CAROLINA
G & J TIRE COMPANY
INDIANAPOLIS RUBBER CO.
INDIANAPOLIS, IND., U. S. A.
The Prudential Insurance Company of America
HOME OFFICE, NEWARK, N.J.
Daniel Low and Co
Jewelers and Silversmiths
Essex and Washington Streets Salem Mass
CRIGHTON WIRE CLOTH CO.
CRIGHTON, MASS.


R. WALLACE & SONS MFG. CO.
SILVERSMITHS
WALLINGFORD, CONN. U.S.A.
STEVENS-DURYEA COMPANY
MANUFACTURERS OF MOTOR CARS
CHICOPEE FALLS, MASS., U.S.A.
SPELLMAN & SPELLMAN,
ATTORNEYS AND COUNSELORS AT LAW,
SPRINGFIELD, MASS.
BUTLER BROTHERS
CAPITAL $2,000,000
THE NATIONAL SHAWMUT BANK
BOSTON MASS

Chapter XXIV

Successful Sales Letters

Real sales letters that have sold goods are worth respectful attention.

Sometimes a poor letter will sell goods because it makes a good offer. For money is money, even if it is offered you from a dirty pocketbook.

Sometimes a letter reads well—very well. It is so clever that you think a whole lot about it—and very little about the goods it wants you to buy.

Sometimes a letter that looks all right will not sell goods because it is not shaped precisely to fit the conditions that it has to meet. The key is well made, but it does not fit the lock.

Again, there are some wonderfully successful letters that at first you cannot see anything in, because they were not written to *you*. Their appeals, their suggestions, were carefully framed to fit the psychology of somebody else, not you. Perhaps you are not in the market for the goods they sell. Perhaps you do not like the style in which they are written.

But when a firm of high standing and unquestioned intelligence says, "This letter has done good business for us. It represents our ideas of salesmanship-by-mail," then the wise man will study that letter to see what it contains that he can use.

The letters in the following group, have been selected on that basis. They represent methods of mail sales that have been used with special success.

They are not all alike. They express different personalities. They go to widely differing classes of prospective customers. They sell all sorts of commodities. Consequently, they differ in style. Some are breezy and clever; some are blunt; some are conservative to the edge of caution. They differ in length, because some are to catch the eye of a man who has little attention to bestow; but some go to a dealer who will read and use every word of a five-page letter.

Especially interesting are the complete follow-up series shown here. The follow-up bears the same relation to a single letter that a whole campaign bears to a single movement of troops. It demands of its author more patience, more strategy, and a bigger imagination, to interpret in advance the other fellow's moves.

Real letter quality is the only enduring basis of success in mail sales communications. Letters must ring true; they must sound as if they sprang from honest conviction, and were sent to sell goods that would give honest service-satisfaction. If a letter is joyous and brisk and full of zeal, it must sound as if its author just naturally felt that way about his goods. If its tone is conservative and confidential, it must impress its readers with a sense that the subject demands that sort of treatment, and that the personality of the writer fits the business in which he is engaged.

Some critics, with considerable justice, object to the catchy beginning as the hall-mark of the form letter and the destroyer of real letter quality. But there is a wide difference between the blatant artifice and strained emphasis of the side-show barker, and the witty or enthu-

siastic exclamation of the friend, made emphatic to attract our attention. If the catchy heading is followed by some paragraphs in easy, natural, conversational style, the reader will not be so likely to feel that there has been a loss of real letter quality.

Some letters are irrelevant oratory. A real letter is a heart-to-heart talk, dictated by the desire to serve, and showing in every line and phrase that it is addressed to the individual reader.

Whatever the sort of man you are, you can learn some things from the personality and methods of other men. Whatever the sort of letter you write—and a letter should be personality-on-the-page—you can learn from the style and methods of other successful men.

Examples of Successful Sales Letters

The simple, short appeal carries weight if its signature commands instant respect—especially if the letter is individually typed and personally signed.

Dear Professor Andrews:

I am sending the accompanying letter to all non-subscribers to Philological Studies whom I know to be interested in our field of work. If you cannot afford the whole subscription—and I know from experience how hard it is to find money for books—try our offer of the six numbers of the English Section and the General Section for $1.50.

American scholars in our field are now producing more good articles than we can print. The cheapest method of increasing the means of publication is to enlarge those that already exist. Won't you help?

Can you flash a contrast before your readers as sharply as this letter does—and unify your message as well around a single point?

Dear Sir:

A miner in the Homestake Mine in South Dakota:
The Emperor of Russia in his palace:
A newsboy in Toronto:
The head of the U. S. Steel Corporation:

These and 72,000 other men and women all over the world, and in every walk of life—rich and poor—have bought the new Britannica. To each of them it has proved of practical daily value. Were you as rich as Rockefeller or so poor that $5 a month meant actual sacrifice, you could not afford to be without it.

Before the price is advanced and the easy terms of payment withdrawn, we want you to realize what its possession will mean to you in your business, or in your home. Let us send you free by mail, a beautiful illustrated Booklet. It will perhaps give you a new idea as to why the Encyclopædia Britannica is "the most successful book of our time."

Yours faithfully,
(Signature)
The Manager.

The widely extended uses of the simple "jogging" letter are illustrated by these two short reminders to old customers. Though printed forms, without address or signature, they carry an impressive message. The name of the sender is, of course, supplied by the letter-head. In the original the attractive trade-mark of the

firm is so brought in as to add materially to the effectiveness of the letters.

If you plant
A1 QUALITY DUTCH BULBS
this Fall, your neighbors will be jealous of your fine display next Spring!

If not, then you will be envious of the display of your neighbors who did!

The packing time in our Nurseries in Holland begins next month.

May we not have your list by return mail?

"A1 Quality Dutch Bulbs."
GROWN BY US FOR YOU!

We are confident that in sending us your order now, you will be better satisfied than if you wait until the season is too far advanced to secure

"A1 Quality Dutch Bulbs."
GROWN BY US FOR YOU!

Frank and friendly curiosity is the attractive note of these unusual letters, addressed to a merchant who had successfully resisted salesmen—but who could not resist these letters.

Dear Sir:

You know how it is in business; there are a lot of people that you'd like to sell goods to who don't trade with you. Quite likely you can name a dozen

men, right in Blankville, just your kind of fellows, who don't come to you. You wish they would; you believe, honestly, that it would pay them to do so; and you'd like to know why they don't.

That's the way we feel about the good clothing men who don't buy our goods. We don't expect to sell everybody in the clothing business; it wouldn't be a good thing if we did.

But your concern, somehow, seems to be our kind; we feel that, with a town like yours and a trade like yours, and a business sense like yours, we ought to be working together to build up a fine trade for both of us.

Now, you know us; you know our goods, at least in a general way. There's probably some reason why you're not buying them, and you know what it is. We wish you'd tell us what it is, very candidly. If we're "in wrong" we ought to be told; and if there's something here that's a good thing for you, then you ought to know about it.

Let's write a few letters to each other and see if we haven't some common ground of advantage.

Yours truly,
Hart Schaffner & Marx.

Dear Sir:

You had a letter from us the other day; it wasn't a "circular letter" either; it was "personal"; so is this one.

In that letter, which used up quite a good many words, we really asked just one simple question—Why don't you handle our goods? We put it much more delicately than that, but that's really what it amounts to.

Now we can't decently insist on your answering

that question; but we'd like very much to have you answer it. You may have so good a reason for not selling our clothes that when we know what it is we'll say, "You're right," and that will be the end of it.

But we're not going to be quite satisfied until you tell us. For fear you haven't our stamped return envelope handy, we enclose another. Tell us very plainly.

Yours truly,
Hart Schaffner & Marx.

Dear Sir:

The fact is, we really want to know; and you haven't told us yet—Why don't you handle our Hart Schaffner & Marx clothes? Is there a good reason? Maybe you don't like the goods; maybe you don't like us.

You needn't feel that you are committing yourselves to anything by answering our question; but we don't feel that we're being fair to ourselves unless we know why so good a concern as yours, and so good a concern as ours, are not on closer terms.

We don't want to bother you with calls; letters are really more convenient for both of us. But letters don't get anybody anywhere unless the other fellow answers them. Drop us a line and tell us.

Yours truly,
Hart Schaffner & Marx.

The hard facts, the eloquent style, and the tone of co-operation give to the following letter power, suddenly reinforced by the unexpected offer in the last paragraph. Such a letter reaches quite beyond ordinary

sales efforts into the sphere of "the higher diplomacy of business."

Dear Sir:

I was very sorry to have called to my attention this morning your order for only 15,000 Style Books, a decrease of 12,000 to 16,000 over last fall.

I take it that this retrenchment is not caused by dissatisfaction with the Style Book, for we are very proud of it—but that it is in the interest of economy.

I do not want to try to "sell" you Style Books, but I cannot resist the temptation of telling you that I feel that you are making a very great mistake. If this is economy, it is certainly false economy, for true economy would consist in ordering 60,000 instead of 15,000.

Our idea in advertising has not been to give a testimonial of good will, when business was good, to newspapers who need money, but to increase our sales, and we have consequently swelled our advertising campaign whenever the prospects were gloomy. Our cure for bad times has been redoubled efforts.

The other theory—of feeling that you can afford to advertise only when you are making a lot of money—places advertising on the basis of charity pure and simple. If this were so, the great national businesses of today would not exist. But advertising is far from charity. It is an investment on which the first dividend is sometimes deferred, but which has its return compounded.

If you were a farmer and had some poor land, you would not devote half the care to that land that you regularly devoted to your better land, but double that amount. When there is a prospect of a poor year, normality will be secured not by neglect but by

extra efforts. You have been plowing the ground and sowing the seed for years, and it is with great regret that I see you proposing to give up the prospect of the fruition of your labor.

There is no system that we know of by which you can discriminate between the people who are future customers and the people who are not. If there were any such invention, it would certainly revolutionize business, but as it is, the decreasing of your Style Book order, the cutting in two of the number of people to whom you can appeal, simply means that you are voluntarily giving up the ripening product of all the labor which you have spent on the 12,000 or 16,000 men whom you now propose to forget.

You have no way of knowing that these people are not the ones that may, by this time, be ready to buy some clothes of you. Perhaps you have been sending these books to them just long enough so that the psychological moment has come when the next book will influence them. There surely are some among them with whom it will pull in this way. There may be only a few and there may be a great many.

In my opinion, you are doing nothing less than scrapping an investment which you have no reason to believe unsound, because it has not paid immediate dividends. This I believe to be a very grave mistake, and I should be extremely sorry to see you make it.

Were I in your place, I should find the road to economy by doubling instead of halving the Style Book order, or, if you prefer to call it so, the "customer-producing" order.

I wish you would reconsider your order and make it 27,000 or 30,000. When the season is over, if you have reason to feel that the advice I gave you was not justified by results, I will send you a credit memorandum for these additional books that you have

added at my instigation. I will be very glad to do this, very much rather than to have you take the chance of dropping out these names.

Very sincerely yours,
Hart Schaffner & Marx
by (Signature)

This follow-up letter makes skilful use of the sensation aroused by the letter mailed ahead of it, an unconventional appeal for subscriptions to the most conventional and conservative journal in America. Old-line houses that want to break away and begin talking personally to their customers can study this letter to advantage.

Dear ..... Subscriber:

You will notice at once that the tone of this letter is subdued. My last circular with its red ink brought such a generous response that criticism from the editorial rooms was suspended. This is to let you know that the editor did not see the circular letter sent you several weeks ago—until after it had been mailed to you.

So do not blame him for the style, nor for the color of the ink. Blame me, those of you who have it in your hearts to criticize: and accept my thanks, you who so generously responded.

Blame me—for when so many loyal readers of The ..... praise what James Bryce styles "The best weekly, not only in America, but in the world," it made me think more should be reading The ..... every week. I spoke right out, just as if I were talking to you at your desk and just as I would like to talk to you this minute.

And what I would say would be that the offer is still open—that you may send us a new subscriber and renew your own subscription for a year in one payment of $4.00.

Pardon this final appeal—remember that we want more circulation for The .....—I shall not write again, so please send the order before you forget.

Yours very truly,
(Signature)
Circulation Manager.

The concise array of facts in this series of three letters is calculated to make its reader stop and think, and to provoke an inquiry.

Dear Sir:

Milwaukee has 576 miles of streets, nearly three-quarters of which are well paved in asphalt and brick.

The surface is generally rolling, with average grades of from 1 to 3%, and a maximum grade of 8%.

The city is very well adapted to the use of the Electric Truck, and there are at present 15 trucks and 250 pleasure cars in service. The majority of these have been sold in the last eighteen months.

Electric Trucks last ten years. They will do your hauling cheaper than either horses or gasoline trucks.

Our new catalog shows what it costs to operate. Shall we send you one?

Very truly yours,

Dear Sir:

Another reason why Electric Trucks operate successfully in Milwaukee—another, that is, besides Milwaukee's well-paved streets that we talked about in our preceding letter.

The maximum rate for truck charging is 5 cents per unit and it decreases to 3 cents for quantity, making a cost of 40 to 50 cents per day for a 1000-lb. truck—larger sizes in proportion—fuel cost for 45 miles operation.

Garage facilities including charging, storage, washing and polishing and battery care, are offered in many parts of the city. We have investigated some of the best of these, and shall be glad to give you the benefit of our information.

We are enclosing sample pages from our booklet "Why an Electric Truck," which contains interesting information on comparative costs of operation, and shall be glad to send you the complete copy upon request.

Very truly yours,

Dear Sir:

What do you think it costs to operate an Elwell Electric Truck?—on those smooth streets of Milwaukee, the city with low current charge and splendid garage facilities?

Only	1000 lb.....	$1.86 per day
	2000 lb.....	2.27 per day
	4000 lb.....	2.88 per day
	7000 lb.....	3.92 per day

This includes charging current, tires, batteries, and wearing parts for a life of ten years.

A reply on the enclosed post card will bring our catalog and full information.

Very truly yours,

P. S.—Our representative in your city is The Mayer Electric Agency, 137 Oneida Street.

A series of six letters on bonds, covering a period of three months, the first three coming within the first month. Courteous and complete information is presented, with a skilful variety in the appearance, the language, and the authorship of the letters. See how the last letters avoid unpleasant insistence by assuming the blame for the fact that no reply has been received.

Dear Sir:

We appreciate your inquiry. As the first step in serving you, we are sending herewith a booklet and circulars which describe some of the sound First Mortgage Serial 6% Bonds we offer, secured by the best improved, income-producing, well located property in Chicago and other large cities. A copy of our monthly magazine is going forward to you separately.

As an investor, you doubtless wish to obtain a safe investment, bearing the best rate of interest consistent with safety. That is why we believe that our offerings will appeal to you. The fact that no client of ours has lost a dollar of principal or interest on any investment purchased of us since this House was founded, 33 years ago, is evidence of the safety of these bonds. Looking over our booklet, you will note the chain of safeguards, the result of our 33 years of experience, we have placed around

these investments. A chain is no stronger than its weakest link, but you will agree, after careful examination, that there are no weak links in this chain of safeguards.

All our offerings—as you will note—are priced at par and accrued interest, yielding 6% net. It seems to be pretty generally agreed that 6% is about the highest rate one can obtain with real safety of principal.

The bonds we offer are not listed on the stock exchanges. They do not change or depreciate in price in times of depression. They are always worth par and accrued interest, 100 cents on the dollar, at all times and under all circumstances. War conditions have only emphasized their safety and their stability. This we believe is one of the great virtues of an investment. A dollar bill does not change in value. Why should an investment?

We enclose an order blank for your convenience. We will send bonds on receipt of remittance by Chicago or New York draft, or ship to your bank for your inspection and for collection, if you prefer.

We await your early and favorable reply.

Very truly yours,

(Sent 5 days later)

Dear Sir:

You doubtless are considering a problem about like this:

"I have money to invest. What is the most convenient investment which will be perfectly safe—return my money in the year I want—and pay me a good rate of interest, around 6%, regularly and punctually?"

If this is a fair statement of the investment problem you are now working out, it will be worth your while to check up carefully and see how completely the bonds we offer meet your requirements.

As to safety—our little booklet shows how complete is our system of safeguards, and how sound are our offerings by their very nature. The record of this House of 33 years without loss to a client shows how thoroughly we protect the interests of our clients.

As to convenience—interest, paid twice a year, is collected by the investor's simply clipping and cashing a coupon. Our service relieves our clients of all care, responsibility, and trouble. You may select bonds with interest payments any months in the year you may desire.

As to maturity—you may choose bonds which will come due and be paid any time you wish from two to ten years.

As to income—six per cent is an attractive income when combined with perfect safety of principal and promptness of interest payments.

As an investor for income, can you ask more? Of course, if you are looking for a speculation, or an investment tinged with speculation, we fear we cannot satisfy you. The bonds we sell are investments, simon-pure investments, and nothing else. They contain no speculative features whatever. They offer safety and 6%, with no chance of further gain—but no chance of loss.

Perhaps you wish a wider variety of bond issues to choose from, so we are enclosing our monthly Investment List. It describes the Stern issue, a circular of which we already have sent you, and which we recommend in the strongest terms.

You will note that the Stern Company is the

largest department store in Cleveland, Ohio; that it occupies an entire block in the very heart of the city's business district—that it has the highest credit rating, AAA-1, and that it is earning each year net more than four times the interest on these bonds. In every way this is a sound and desirable investment.

Scattered through the circular you will find various issues secured by Chicago apartment buildings. These loans are small, and are attractive and safe by that very reason. We have been handling such loans for 33 years, without a single failure, and our great confidence in these bonds is based on long practical experience. Many of our clients prefer these issues, and we recommend them as highly as anything we offer.

A selection from this list is simply a matter of personal choice because all these issues, we believe, are equally safe. The reason for our statement is this: We have fixed standards of safety to which all loans must conform. When a loan is offered to us by the mortgagor, we test it rigorously, and if it fails to meet these tests, we reject it. A loan that is up to our standard, we accept. We then purchase the loan outright, investing our own funds in it. Finally we offer it, surrounded by the complete chain of safeguards we have devised in our 33 years of experience, to our clients. The loan may vary, in one detail or another, but the chain of safeguards never varies. This is the reason for our statement that these issues are equally safe.

We are enclosing a bond order and reservation blank. If you are now in the market, or expect to be soon, we suggest that you send an order or reservation today. This will enable you to get the maturities you most desire, for the market is active, with offerings selling fast. We should be glad to hear from

you, and if you should like to ask any questions, do so. We are at your service in anything concerning investments.

We shall hope to hear from you soon, and favorably.

Yours very truly,

(10 days after preceding letter)

Dear Sir:

Choosing an investment from an attractive list of a score or more good sound loans is not always an easy matter. Let us help you—if you wish help —by recommending to your especial attention the

HOUGHTON APARTMENT BUILDING FIRST MORTGAGE 6% BONDS

We enclose a circular. Please note especially that—

— The total loan is less than half the total value of the property;
— The margin of earnings over interest charges is heavy;
— The borrower is responsible and bears an excellent reputation; and
— The building is well constructed and well finished.

Still more important is the location of the property. As experience has proved time and time again, good location is vital to the safety of real estate loans. This property is located in that choice residence district of the South Side of Chicago known as Kenwood.

We know this neighborhood well, and have made many loans here. About five years ago we made a loan of $90,000 right across the street from this property on a similar apartment buliding. Dur-

ing these five years hardly an apartment has been vacant, and the land has been growing steadily in value. The rental demand for good apartments of this character in Kenwood is very strong and this building should be continuously rented to capacity.

Just at the present time, we can offer you practically any maturities in this issue. Of course, the loan is selling fast, especially the longer maturities. If you are interested in these bonds—and especially if you want some of the bonds coming due in 1921 or 1922—we would suggest that you send us your order or reservation at once. We are always willing to lay aside bonds for later delivery, and making a reservation of any amount would not put you under obligations. May we not hear from you favorably—and soon?

Very truly yours,

(15 days after preceding letter)

Dear Sir:

Stop and consider how rigorously an investment is investigated by a responsible House before it is accepted and offered to the public!

A first class Investment House cannot afford to market an unsafe issue of bonds. So it tests the loan carefully and thoroughly—far more so than could any individual investor, however skilled and experienced.

So, when a bond issue is submitted to us, we make it run the gauntlet of a series of the strictest tests—tests dictated by 33 years of experience. Our appraisal committee examines the site, fixes its value and computes the cost of the building. The responsibility, character, and record of the mortgagor are looked into. We make certain that there are no

prior claims and that title to the property is clear—a title guarantee policy ensures that. We assure ourselves that the building is well located and will rent readily—because good location is vital to the safety of real estate loans.

If the loan passes these and many other tests, we invest our own funds in it, and then offer it, carefully safeguarded, to the public.

—But our responsibility does not end here. As long as the loan lasts, we watch it. Our Inspection Department examines the property to see that it is kept in good repair. Our Tax Department sees to the prompt payment of taxes. Our Insurance Department keeps up the insurance. And we collect principal and interest from the mortgagor and remit to the bondholders.

Now you see why no investor has ever suffered loss on any security bought of us. This record is due to two reasons: (1) the securities we sell are sound; (2) we safeguard our clients' interests in every possible way.

Surely we have shown you our offerings are safe—but we have not yet received your order. Please write us at once, or better still, wire at our expense, especially if you wish later maturities, which are nearly sold.

Very truly yours,

(30 days after preceding letter)

Dear Sir:

We have now shown you that the First Mortgage Real Estate 6% Bonds we offer are safe—stable in value—attractive in interest rate— and convenient. For these reasons they make an ideal investment for income.

Yet we have not heard from you. We feel that you must have been favorably impressed, but perhaps are hesitating which issue to choose. Possibly you have never bought bonds secured by real estate, and have never investigated and satisfied yourself that real estate is the best security for loans.

Of course, no investment can be any better than the property that secures it. Our offerings are good, because they are well secured, and the properties mortgaged under them are valuable, desirable and profitable. Chicago real estate is in excellent condition. Values are solid and sound, growing steadily with the growth of the city's population and wealth, and are not dependent on booms or speculation. The realty market is active, and the number of transfers recorded in 1914 actually exceeded those of 1913. When we make loans outside of Chicago, as we do occasionally, we limit them to those cities whose real estate conditions likewise are good.

Eventually, we feel, you will purchase of us if you will only investigate the securities we sell. We offer you every facility for investigation. Our Service Department is at your disposal, and will furnish you accurate, detailed information. A line from you—a question—a suggestion—addressed to the Service Department will bring a prompt reply and will be of aid to you.

May we not hear from you at your early convenience?

Very truly yours,

(30 days after preceding letter)

Dear Sir:

Examining our files, I have come across a number of letters which our Treasurer has addressed

to you during the past few months in regard to investments. I failed to find your reply in the file, and it has occurred to me that perhaps we have been deficient in giving you the information you want, and have failed to give you that service and co-operation which is our aim.

I shall be very glad if you will consider my time at your disposal in this matter. If you will sit down today and write me and tell what further facts or information you want, or in which way we have failed to meet your wishes, I am certain that I shall be able to remedy the matter promptly.

Of course it is possible that we may not have the kind of investment you want. You may be looking for a speculative or a semi-speculative security, but if you wish a safe investment, I am sure that we can satisfy you because we have satisfied so many thousands of other investors—many of them big men, big corporations and big institutions.

If there were any way in which I could give you service or information at this moment, I would gladly do so, but I am handicapped because I do not know your requirements. If you will write me frankly and tell me how I can best co-operate with you, I shall be very glad to give my personal attention to this correspondence, on any point in which you are interested.

We have just purchased an attractive new First Mortgage Bond issue, circular of which I am enclosing. I investigated this loan myself, and give it my strong personal recommendation. I am sending you this circular in order to keep you in touch with our current offerings.

Your "subscription" to our monthly magazine expires with the current number, but we shall be glad

to renew it without charge for three months if you will fill out the enclosed card.

Awaiting your reply, I remain,

At your service,

(Signature of Vice-President)

A special sales correspondent for a district has the opportunity to develop an interesting personal relation that helps to increase sales.

Dear Sir:

Having recently been appointed Sales Correspondent for your state, I am pleased to find your name among my list of customers.

My personal attention is at your service and I'll be glad to be of help to you in any way I can—assuring you entire satisfaction.

Just at this season we are especially recommending some of our fine foods—the kinds you will surely enjoy. Our "Small Reminder" enclosed, will tell you just what the foods are and how they may be prepared.

I thank you for your past patronage and hope I may have the pleasure of serving you in the near future.

Very truly yours,
Ethel Mayne Bodman,
Correspondent for Illinois.

These letters to farmers *pound in the facts.* They make attractive reading, too. See how the first of them "puts it up to the customer"—makes him the judge, while at the same time it rouses him from passivity and makes him reach for his pencil.

Dear Sir:

DID YOU EVER FIGURE—EVER USE A PENCIL MUCH? Some men make a good living by using a pencil. Some farmers greatly increase their yearly income by using a pencil. What others have done you can do. If there is any way of making money with a pencil, of course you want to know about it. We want you to know about it. There is a way for you. That is why we are writing you today.

Take your pencil and figure how much it costs to keep your horses a year. Uncle Sam has been figuring on this very thing. He says it costs $90 a year to feed a horse. And we all know he never makes a statement until he has carefully considered the facts.

Do a little more figuring. Take $675 worth of your horse flesh. It may be two, three, four, five, or six horses. Figure up the number of days' work they do a year. Uncle Sam says that the average horse works only a hundred days a year. At this rate it would cost 90 cents a day for every day the horse works.

Take the same $675, and suppose you bought an 8-16 Horse Power Marston tractor that burns *kerosene.* What will your farm power cost you now? When pulling eight mechanical horse power at the drawbar or sixteen at the belt, this tractor will use not over two gallons of kerosene an hour, or twenty

gallons in a ten-hour day. At 6½ cents a gallon (you may be able to get it for less) it will cost only $1.30 for kerosene; add 20 cents to this for oil, making $1.50 for the total cost of a day's work. This is for eight mechanical horse power at the drawbar or sixteen at the belt. That makes it less than 20 cents per mechanical drawbar horse power for a day. Compare this with the 90 cents a day your horses cost. Horses are an expense every day, working or not—the tractor only when working.

We sent you a folder last week describing this tractor. Please look it over again and write us what you think of it. You will notice that it burns kerosene. It uses this fuel economically. Aside from the cost of fuel, you know there is less danger in having kerosene on the place than gasoline.

It takes hot weather to make crops grow. Hot weather and hard work and horses, as you know, don't go well together. Hot weather, hard work and the Marston—a combination that can't be beat. Hot or cold, the Marston works all the time—no sore shoulders, no colics, no foundering, no wire cuts, no delay.

There are other good reasons why you should have a Marston to do the work on your farm. It is this way. Most tractors are built for one kind of work, plowing, or threshing, or something else. The Marston 8-16 is an all-the-year-round—all-purpose tractor. Farmers in all sections of the country are now using it. Why? Because it does all kinds of work. It does the harrowing, disking and drilling. During harvest and haying it pulls binders, mowers, a hay loader, etc. It does the hauling, drags the road, in fact does nearly everything that horses are used for. We have told you of only the half. There is the belt work—grinding feed, pumping water, threshing,

filling the silo, shelling and shredding corn, etc. It does all these and more too.

Perhaps you have seen a Marston 8-16 at work. If not, write us, and we will be glad to tell you where they are working. It is a genuine small tractor—not a big one made small. The Marston has two drive and two front wheels—nothing freakish about it. This distributes the weight, and prevents objectionable soil packing. It is so built that it will turn around in a twenty-foot circle. You can get right up to the fence and can make short turns in tight places around the barn with it; just the thing for the orchard if you have one.

The engine is hopper-cooled, and runs at a low speed. The crank case is completely enclosed to keep out all dust and dirt. The main bearings and working parts are all oiled by a force feed oiler. You don't have to give the oiler your constant attention. The magneto is simple, and does not have a belt, gears or friction drive. The engine starts on the magneto. No batteries are needed. The Marston 8-16 is easy to operate. All you have to do is to pull one lever to go forward, another to reverse. The brake is handy and makes setting for belt work easy. The folder will give you more particulars.

We can't begin to cover all the good features of the Marston 8-16 in a letter. Now we know there are some questions you wish to ask us about this tractor. You are entitled to all the information you want. We want you to write us. Please do so at once.

Yours very truly,

P. S.—To make it convenient for you to ask for further literature or ask any questions about the Marston tractor, we have enclosed a post card for this purpose.

Dear Sir:

Can you tell us why every grower of small grain does not use a drill for seeding?

If you use a drill, you know that for every fifty acres you sow, you get back more than the price of your drill in saving of seed and in better yield.

A good drill deposits the seed in compact soil at a uniform depth, where it is seldom, if ever, damaged by freezing. Drilled grain comes up even and ripens all over at once.

In broadcasting, half the seed is not covered. It is left for the birds to pick up or for the wind to blow away, while some is covered so deep that it never comes up. Broadcasted grain is susceptible to winter killing, causing either a poor stand or frequently a total loss.

Recent tests made at various experiment stations prove that drill sowed fields produce a yield of four to six bushels per acre more than broadcasted fields. In some cases, where weather conditions were unfavorable, these tests showed an increase as high as ten bushels per acre in favor of the drill.

Often when the year is a poor one, the increase in the yield made possible by the use of a drill is sufficient to make the difference between a living profit from the crop and complete failure.

We are enclosing a small folder describing Allen drills more fully. We can furnish any of the various types of furrow openers illustrated. You can secure with your Allen the kind of furrow opener best adapted to your soil conditions. The fluted feed with which the Allen drills are equipped can be regulated to sow the kind of seed at just the rate per acre that you want to sow. Allen drills are furnished

plain or with fertilizer attachment and with grass seed attachment, if desired.

We shall be pleased to mail you on request a complete illustrated catalog on Allen drills. Better send for it today.

Yours very truly,

See the latest
Allen drill with
all improvements at
(agent's name)

Dear Sir:

It has taken eighty-four years for some of the best mechanics in the world to build the Easton binder as it is today. Each year they have made this machine better. Every means in the world has been used to make the Easton the most serviceable binder.

Let's go over briefly a few features of Easton binder construction that produce this serviceability.

The full floating upper elevator gives one and a half inches more elevating capacity than any other binder. Grain does not stand evenly all over the field, but is thick here and thin there. This elevator will take care of your grain no matter what condition it is in.

The convenient canvas tighteners make it possible to adjust the canvas to any desired tension instantly, as well as change the tension night and morning.

Another practical feature of the Easton binder is the exceptionally wide range of reel adjustment. This makes it possible to pick up down grain or give tall grain the right distribution on the platform canvas to be handled easily by the elevator. The reel on

the 7 and 8-foot binders has an outside support which prevents the reel from sagging, and raises and lowers automatically with the change of reel adjustment.

These and other conveniences make the Easton Improved binder cut easier and give more satisfactory service in everyday work. It is very economical of binder twine, using a less amount of twine than any other binder you can buy.

It does not matter whether you drive north, east, south or west to town. You will find there in the Easton dealer's place a full line of repairs that are commonly asked for. This repair service is unsurpassed by that of any other organization. Repairs can be had quickly, and the repairs fit when they are put on the binder.

When you decide to purchase your new binder, remember that a binder as nearly perfect as the Easton binder cannot be built in a few years. The Easton binder you know to be a safe investment.

Buy your binder after you have refreshed your mind with the good points of the Easton Improved by seeing it at (agent's name).

Yours very truly,

Dear Sir:

Don't do yourself what an oil engine will do for you. You are losing dollars every time you use your hands to do what an engine will do. That is the reason Chicago engines pay for themselves in a short time.

When you come to think it over, your farm is your business, just as much as the factory is the manufacturer's business; the manufacturer figures on saving

on power consumption. Why shouldn't you? Do a little estimating on the amount of human energy and time consumed in turning the cranks of the various machines you turn by hand. You will discover that you are wasting strength and time.

An engine is as necessary to the modern farm as the binder or the manure spreader. Farm life has changed, and in order to keep pace with changing conditions, farmers must adopt the new machines.

It is a time-wasting, back-breaking job to come in at night and pump water for 12 or 14 horses and a big herd of cows. But it must be done. There is no getting around it. A windmill is a good thing—when the wind blows—but it is uncertain. Then again, a windmill costs as much as a good engine, but unlike the engine, it will only do one task, while the engine will do any number. An engine is always on the job. A Chicago oil engine will do more for you in a certain length of time than any other machine on your place.

We shall be glad to mail you a Chicago engine catalog. Be sure to have Smith Brothers demonstrate this engine for you.

Respectfully,

Some correspondents use the device of sending a carbon copy of an earlier letter in the follow-up. This note, with a certain spice of cheerful impudence, assumes that the earlier letter was mislaid.

Gentlemen:

If the condition of your desk is like mine, I can readily understand how you came to mislay my letter of September 16. It is a com-

mon mistake and I've done it myself many times, but the importance of the compromise I advised is so great that I am positive you would not want to overlook such an opportunity.

Therefore, I have taken the carbon from my file and am herewith sending it, so that you may consider the offer carefully and sign the order which is attached.

Very truly yours,

These hard-hitting letters form a series shaped to fit a particular inquirer. In successive letters the amount of service—as explained by printed matter accompanying the letters—is reduced, and the price is reduced proportionately. The presumption is that the prospective customer has not responded to the preceding letters because he does not need the amount of service offered, and that when he is offered just the right amount, he will buy. This simple, though skilfully handled, manner of varying the follow-up assumptions, and the blunt, vigorous style of the letters, accord well with the impression of sincerity—and of skill—that a house offering investment service must produce.

September 6, 1915.

Mr. Carhart:

Your suggestion that I send a copy of ..... is a good one and I am sure you will find it interesting as well as instructive. A booklet under separate

cover describes briefly the entire work of our Organization.

I can explain ..... Reports to you best by taking each special feature of the Service in turn.

As our client you would receive:

1. *Weekly Barometer Letter and Composite Plot.*

The Barometer Letter gives our opinions, deductions and interpretations of business and financial conditions; while the Composite Plot shows the investor the trend of stocks, bonds and general business for the past ten years—measures their exact position today, and gives an invaluable indication as to the future.

2. *Fortnightly Investment List.*

Having determined from the Barometer Letter and Composite Plot the trend of prices and whether to buy or sell, the next question is "what" to buy or "what" to sell. This is answered by the Investment List which is based on the actual reports of our engineers and experts who have carefully examined and studied every security we suggest.

In other words, the Composite Plot shows *when*, while the Investment List shows *what* and at *what price.*

3. *Monthly Desk Sheet.*

In order that you may have all the figures on the 25 subjects upon which this Service is based, we issue every month the Desk Sheet. It allows you to draw your own conclusions regardless of our experts and to maintain in a handy form, under plate glass on your desk, the "evidence" for your own deductions.

4. *Labor & Social Service.*

Upon the answer to our labor and social problems depends the future of our industries and investments. In these letters Mr. ..... fearlessly

presents the truth as he sees it. To give the latest information regarding labor difficulties, forecast what sections and trades will be affected next, and argue both sides of labor and social problems, is the duty of this semi-monthly letter.

That's the proposition in a nutshell. By approving the enclosed slip, you will provide yourself with one of the most powerful aids to profitable investments. I am awaiting your advice.

L. T. Floyd.

Mr. George Carhart,
Carhart & Roberts,
Toledo, Ohio.

September 28, 1915.

Mr. Carhart:

Our business has increased 400% since a year ago at this time. What is the cause of it? Nothing more than the business man waking up to the fact that his judgment is absolutely worthless on national or international business conditions, and that a knowledge of these conditions is essential for the safe conduct of his business. Hundreds and hundreds of manufacturers and merchants have taken up the ..... Service not simply for a chance to spend $105 per year, but because they were in a hole and stuck thru following the policy that they have followed in previous years.

We have had a condition of affairs in the past twelve months which has never been duplicated. It may not occur again, but during that time our Service has been absolutely right. It has kept subscribers posted on the changes which they can expect in business, finance and investment, and has provided them with a weapon of defence that has prevented

unlimited losses and placed our clients on the right side of the ledger, when without such a service and such help they would be on the left side.

We don't claim to do the impossible. We do work which anybody can do if he has the facilities, the inclination and capital.

The complete service at $8.75 a month will give you this information and it is only necessary to sign and return the slip to get it.

L. T. Floyd.

Mr. George Carhart,
Carhart & Roberts,
Toledo, Ohio.

October 19, 1915.

Mr. Carhart:

In trying to determine what the probable trend of business and commodity prices will be, we don't read the stars. We simply take the figures supplied by the government, figures supplied by Chambers of Commerce, Boards of Trade, bankers, investors, our clientele of 4000 and our own men in the field. These figures anybody can obtain if he has the organization for their accumulation. Our experts study these figures, they analyze them and tabulate them. We supply the fruits of their work in a complete, concise bulletin form which enables you to get the trend of conditions with a few minutes' reading, and draw your own conclusions regardless of us. We give you these figures, we give you the charts, and we give our opinions and our conclusions, and from the whole you can increase your business; you can make larger profits and fewer losses. This has been proven to over 4000 manufacturers and merchants today, and I

think that it is fully time that it is proven to you.

Give us the opportunity. If you are not convinced that it is a profitable investment at $90 per year, tell me why, and I will try to make it clear to you. Don't, under any consideration, sign the slip until you know that you can take a profit thru its use. If you are convinced, sign it, and as soon as we receive it, we will start the Service.

L. T. Floyd.

Mr. George Carhart,
Carhart & Roberts,
Toledo, Ohio.

November 8, 1915.

Mr. Carhart:

I can prove to you that the ..... Service can be used profitably by the ..... Company.

Tell me that you can't use it, tell me that you have a complete organization, tell me that you know past and present business conditions as well as anybody possibly can know them, and then tell me that you have a clear insight into what may be expected in business in the future, and I will tell you something that you don't know and never dreamed of. This isn't ego. It is a desire on my part to show you where you are making a mistake, where you are losing a profit that you should have, and if I can't prove it to you, you have not lost anything.

You should not consider a use of .....'s Reports until I have shown you absolutely all about them, and how much more than the cost of the Service is going back into your pocket in profits. If I can't do it, I don't want your order. Some businesses in the United States we can't serve, but your business is not

one of these, Mr. ..... We can serve you profitably, just the same as we are serving a score of others in a similar line, and I am here to prove it. Criticise it as severely as you will, and I will endeavor to answer your criticisms and any questions that you may ask relative to our ability to "deliver the goods."

L. T. Floyd.

Mr. George Carhart,
Carhart and Roberts,
Toledo, Ohio.

November 30, 1915.

Mr. Carhart:

There isn't one man in a thousand who can tell today what the effect of a cessation of hostilities is going to have on his particular business. He may know whether or not it will cause an increase or a decrease, but the severity of that decrease or the size of that increase, will depend absolutely on general business conditions as they exist thruout the country, absolutely independent of his particular line of business.

For instance, the business of Pittsburgh is not regulated by business in Pittsburgh. It is regulated by business in the United States, and whether or not business in Pittsburgh is going to be good or bad depends on whether business is good or bad thruout the country. You know it, and your business is not a bit different from that of any merchant in Pittsburgh. Your business depends on business thruout the country and business thruout the country depends on business in every other country, and when I tell you that an insight into world-wide conditions is necessary to determine the future of your business, it is a fact.

We do this; we get the figures and the facts.

We do the studying and we supply it to you in a concise form that anybody can understand with a few minutes' reading. If such information, including specific advice, is not worth $66 per year, why are 4000 manufacturers and merchants using it at the present time? Look into it. Try it by signing the slip which is enclosed.

L. T. Floyd.

Mr. George Carhart,
Carhart and Roberts,
Toledo, Ohio.

December 21, 1915.

Mr. Carhart:

It is hard to mention a single concern of a national character, manufacturing and distributing a standard product, that is not a subscriber to .....'s Reports. Hundreds and hundreds of smaller concerns use it as well.

During the past year the business man has suffered, his business has suffered, his pocketbook has suffered and his employees have suffered.

What has the ..... Organization done during this time? They have issued a Service that has kept the business man absolutely posted, have shown him the trend of finance and business as compared with that of the past year, and thru a knowledge of the economics upon which our Service is based—namely, the theory of action and reaction—he has had a clear picture of *what he can expect in the future.* We don't care particularly what is behind us, we don't care particularly what is here at the present moment; what we are interested in is what are we going to get into in the next few months; good business, nor-

mal business, or bad business? Shall we stock up, shall we increase our advertising, shall we increase our force, or shall we haul in our horns, contract credits, reduce our advertising, reduce our selling and get ready for a storm? That is what you must know, that is what we must know and every other man in successful business today must know.

Isn't there something in our Service that you have missed, and that you should look into? I know there is and for that reason I ask you to sign the slip at once.

L. T. Floyd.

Mr. George Carhart,
Carhart and Roberts,
Toledo, Ohio.

A letter which concentrates on the appeal "Read the catalog," and makes use of a recent news item. The first paragraph cheerfully satirizes the solemn absurdity of the "I-am-sending-you-with-my-own-hands" form letter.

Dear Sir:

First thing this morning, on coming to the office, I told the office boy to be sure and send to you today this copy of our new Iron Frame Catalog.

Not that you don't already know about our Iron Frame construction and have your own views on the matter, but that the catalog contains some unusually interesting statements—the straight common sense views of some half a dozen of the leading growers, as well as illustrations and sections of their houses.

The recent tremendous loss of the Chicago grow-

ers, when that heavy blow carried down thousands and thousands of dollars worth of wooden and part iron frame houses, is an object lesson that live men like yourself are not going to forget.

That's why we say: the Iron Frame House is unquestionably the house of the future.

This Sectional Iron Frame house of ours has stood the winds and snows for over a quarter of a century.

No other Iron Frame construction has such a record.

If you want another one of these catalogs for yourself or want one sent to a friend, be sure to drop us a postal and I will see to it myself that it's mailed.

Lord & Burnham Co.,
W. R. Cobb,
Sales Manager.

P. S.—
The catalog is bound in a special way so that additional pages can easily be added. We will mail you these extra pages every once in a while, and you can then bind them in the catalog and have all such valuable material under the one cover.

The quality of this letter is that it concentrates on the price offer, candidly taking readers into its confidence as to the "reasons why." It leaves the arguments about merit to the P. S. and the leaflet.

To the Readers of .....'s:

Once a year—only once—you are offered a rock-bottom bargain on the subscription price of .....'s.

This is your 1915 chance—.....'s well-known September Bargain Offer.

Every business offers such opportunities to the careful, watchful buyer. In the department store it is a "white goods" sale in mid-winter. In the furniture trade a July bargain to stimulate hot weather sales. And everybody agrees that these are sound merchandising methods for the dealer who must get rid of old stock to make room for new.

In magazine publishing the reasons are different but just as sound. Our problem is to handle an immense volume of subscriptions in a short time, for most people have the habit of fitting the magazine year with the calendar year.

We must get things moving early. We must provide work for an increasing clerical staff now, and avoid tired clerks and their inevitable mistakes later on.

You, the foresighted buyer, get the benefit.

The regular price of .....'s is $1.50 a year—$3.00 for a two years' subscription.

The price now, for September only, is $2.00 for two years.

Don't hesitate just because your subscription may not expire for three months, or even six months. The new subscription will commence whenever you direct. If you wait you will pay the regular price—if you order in September *you save 33⅓%.*

We urge you to make this saving.

You can if you order now.

And you have the privilege of dividing your

two-year subscription into two one-year subscriptions, sent to different addresses.

Use the enclosed order card to give us your directions. *And make sure it is in the mail by September 30.*

Very truly yours,
.....'s Magazine.

P. S.—Please read the enclosed leaflet, which briefly outlines some big ..... features to come. No magazine has made greater progress nor gained popularity faster in the last two years. You will make no mistake in subscribing for the two years ahead.

Brief, stirring appeals of the character of these letters, carrying the personal force of the signer, are effective for a wide variety of purposes.

Dear Sir:

Your company has been recommended as one which The Blank Association of Commerce would be proud and glad to have on its list of members.

The activities of the Association in promoting the general good of the entire city of Blank in civic, industrial and commercial ways are so generally well known that I will not take up any of your time in reciting them, but I feel sure that if you knew more intimately the work of the Association and what it is accomplishing, not only for its members but for everybody engaged in business within the Blank territory, you would consider it your patriotic duty as well as a promotion of your interest to join in the work.

The Association needs your financial support, of course, but more than all else it needs more men

workers; there is work for all in carrying out the splendid purpose which is its aim.

Personally, and on behalf of the Association, I should like very much to have you join us in this work, and it will be a great pleasure to me to have the honor of presenting your application for membership. I shall be very glad to have you appoint a time to suit your convenience at which I can call upon you and discuss this matter more fully.

Yours truly,

Dear Sir:

The name of your firm has been suggested for membership in The Blank Association of Commerce and I take great pleasure in cordially inviting you to membership in the greatest commercial organization in the world.

Our city would not be the city it is had it not been for this Association. The city will receive a great many other benefits in a rapidly increasing ratio, for the Association is becoming a greater and ever more important factor in the physical and moral improvement of the city, making it a better city for homes, business and pleasures.

Much of your success in business depends upon a greater city. You have profited by its past greatness; you will profit by its future greatness, BUT join hands with the Association in helping develop it along the right lines. You perhaps think that you don't need the Association, but the Association most emphatically needs your financial and moral support and needs it now.

Will you join in this great work?

I should like very much to hear from you.

Very truly yours,

What sort of letter should be written to women? The author of these two letters sent them both under one cover, the second in an inner envelope addressed "To the Lady of the House." See how differently they tell the same story.

12 December, 1915.

Dear Mr. Wentworth:

Last year, you ordered some cigars to be sent to your friends—as shown on the attached memorandum.

This year, no doubt, you again want to remember them with a gift of cigars.

It is a good, old-fashioned custom which prompts you to remember a friend, relative, employee or customer at this happy Yuletide season—and they will gratefully appreciate your kindness and courtesy.

What could be more suitable and acceptable than a box of good CIGARS—fresh from the factory, in prime condition, full of fragrance and aroma!

It is the one gift that is *sure* to please a man.

On the attached form, fill in the names and addresses of those whom you want to remember. I will send the cigars, to reach destination on the day before Christmas.

Mail your order TODAY—so that I can give you the pick of our full assortment, before the humidors become depleted. I want you and your friends to get the best in the house.

Now, don't rack your brain or waste your time trying to select gifts in crowded stores. Avoid worry, jostle and last-minute rushing around. Let me be "the busy man's Xmas shopper."

Just fill out the enclosed blank—and in five

minutes the whole bothersome shopping problem will be off your mind.

Accept my best wishes for a cheery, joyous Christmas, full of happiness and contentment and "good will toward men."

Cordially yours,

Christmas, 1915.

The
Best Gift
for a MAN.

The others are going to give HIM neckties and slippers and handkerchiefs and what not.

If you are puzzled and worried, and don't exactly know what to get, take this little tip from Santa Claus:

—just you get *him* CIGARS.

Maybe you don't know what a dandy Christmas present cigars make. Just believe Old Santa—that father, husband, brother or sweetheart of yours will exclaim with joy and pride:

"*—there's one woman who understands a man!*"

Nothing gladdens the heart of a smoker so much as a box of good cigars. The anticipation of a few good "smokes" wins his gratitude and appreciation more than any cold "utility gift"—some present for which he has no particular use.

There is a world of fragrant pleasure and aromatic delight in a box of fine Havana cigars.

But be sure to get the cigars he likes.

When you give him any of the cigars listed in the enclosed circular—you are sure to be right—*for he has bought them himself.*

Yes, our card record shows exactly the brand and shape and size of cigar he has bought from us before. So you can feel absolutely certain to please HIM.

Simply tell me what amount you wish to spend. I will act as your trusted agent in this matter.

I will personally select the cigars he likes (as shown on his ledger card); and I will have the package wrapped in special holiday paper, and tied with colored silk ribbon, and a pretty Christmas card attached addressed to HIM—so as to make the gift worthy of your loving care and make HIM proud of the thoughtful giver.

He will be glad you chose our cigars, because he knows what solid comfort and cozy contentment they give to the fastidious smoker.

Every time he lights one of our fine cigars, he will bless your thoughtfulness. As he cannot smoke more than one cigar at a time, he is sure to be reminded of your thoughtfulness twenty-five, fifty or one hundred times—it all depends upon how large a box you buy.

We have so many kinds of cigars at so many kinds of prices, that we can please you, no matter how much or how little money you want to spend.

But, don't send any money with your order!

As you will have many other calls upon your purse at this season, you can wait until after New Year before remitting for the cigars. We also prepay all express and insurance charges, so that you will not be at any expense whatever at this time.

Simply select the cigars you want to give HIM —or tell me the amount of money you want to set aside for that purpose—and I will select the same cigars he bought before *and which he is sure to like.*

Remember, in dealing with the "Planter-to-Smoker" company, all middlemen's profits are saved. You receive the cigars direct from our factory, at strictly wholesale prices.

Send in your request TODAY—so that I can give him the pick of our fine assortment, before our stock becomes depleted in the Xmas rush. I will hold the cigars in our scientific humidors until it is time to ship them, so as to reach HIM on the day before Christmas.

Don't rack your brain or waste your time in trying to select appropriate gifts in crowded stores. Let me do your Christmas shopping for you. Just fill out the enclosed blank—and in five minutes the bothersome shopping problem will be off your mind.

Mail your request RIGHT NOW—while the envelope is handy.

Sincerely yours,

This vigorous and pleasant series, following up an inquiry, illustrates two great virtues. It talks constantly about the action to be taken, so that the customer smokes his samples with his mind intent on future purchases. It "puts it up to the customer"; it persuades and suggests, but does not plead or dictate.

With pleasure!

The trial box of cigars went forward to you by parcels post yesterday.

These samples enable you to make a fair and impartial comparison with any cigars you have lately been smoking—both as to QUALITY and as to PRICE.

Now, if my cigar is higher in quality and lower in price than the ones you generally smoke,

—then, of course, you will want mine.

Otherwise not.

And that is my sole aim in sending you a free sample: To put into your hands (without any expense or inconvenience to yourself) a means of comparing what you *now* smoke with what you *can* smoke.

Don't forget, that YOU are both judge and jury.

Cordially,

P. S.—Write and tell me whether the cigars reached you in good condition.

How did you like the sample box of Pinar del Rios which I sent you recently?

In selecting that particular blend and shape for you, I simply had to trust to luck—*because I do not know your present "taste."*

Maybe the cigars I submitted were not the right blend, or size, or shape, or strength, or condition for YOU.

Each of these five things makes a vast difference in "taste"—and consequently in smoke-satisfaction.

I have several other brands, each composed of different blends of tobaccos. And each blend has a large range of shapes and sizes. And each shape and size has a wide choice of colors and strengths.

Among this great variety, there surely is the particular cigar that will suit *your individual* taste.

Look carefully over the enclosed list. Select the blend, shape and price of cigar that you think will satisfy YOU.

Let me send you a box of each of the various

blends, or let me send you various shapes of the same blend.

Remember: they are shipped to you "on approval"—no payment in advance. And *no charge for the cigars you smoke in testing.*

Isn't that a fair deal? You know, that is more than any Retailer will do. When buying across the counter, you have to PAY before you TRY. The cost of the test is on YOU, and not on the Dealer.

But I am willing to have you make the trial at my own sole expense—without any obligation whatever on your part.

Use the enclosed order form, while it is handy.

It will give me pleasure to send you the cigars you request.

Cordially yours,

Not every man will like the same cigar, any more than every man will like the same girl.

Tastes differ!

To enable you to find the cigar exactly suited to your individual taste,

—we have put up a VARIETY BOX, *containing a sample of each of our cigars.*

This "variety box" includes our four principal brands (i.e., blends), and it contains cigars of all the shapes and sizes in those brands.

ANY taste can now be satisfied. Every cigar we make can now be put to the smoke-test. The cost is trifling—just enough to cover the actual cost of making and shipping.

Remember: Thirty-two different cigars are now available to you in this economic form,

—every one different from every other;

—every one suited to a different taste.

I am willing to have you try the entire 32 kinds —in order to help you find *the* ONE *that will suit your individual taste.*

Fill out the enclosed blank—and discover YOUR cigar.

At your service,

A letter used in reviving old customers. Its pleasant but incisive style, its brevity, and its business-like confidence suggest action.

Mail back the enclosed post-card,

—and I will be glad to send you, with my compliments, a sample box of five cigars.

I simply want to prove to you (at my own expense!) how GOOD our cigars are now running—in Quality, Burn, Fragrance, Aroma and SATISFACTION.

During the past year, our cigars have improved 38%.

How do I know that? Our Customers themselves have said so. Through our "Record of Repeat Orders" they automatically register the exact degree of their satisfaction with our cigars.

This final, absolute verdict shows: *38% Improvement!*

Try a sample of the cigar you formerly smoked —to prove to yourself how much BETTER it is today.

Or try a sample of some other brand, shape or size—because your "taste" may have changed, and you now need a different "blend."

There are 32 different cigars to choose from.

A sample of any kind you select will be cheerfully sent.

Mail the post-card NOW—while it is handy.

Cordially,

A letter that will bring 50% of replies from dealers, as this one did, is a valuable means of impressing customers with your desire to co-operate, and an indirect means of sales promotion. Note the request to let the clerks read it.

Philadelphia, October 11, 1915.

H. H. Johnson & Co.,
San Diego, California.

Do you know how to sharpen Blaisdell Paper Pencils?

Do your sales people know how?

Foolish Questions! Yes and no!

Peeling off the paper and exposing the extra length of lead is an easy and simple operation. You say it and so do we and yet—

Some users insist that they can't sharpen them—all from lack of a little instruction on the "how" of it.

Here's "how"! But before demonstrating we want you to promise to pass along this letter to *every employee.*

It's IMPORTANT that all hands know how so they can impart the information to customers of your store.

Such a service gets the good will of custom-

ers and increases the profits of your establishment.

Look at illustrations enclosed, then proceed as follows: First cut through one thickness of paper between the round perforations. Next loosen strip, then pull paper straight away from the point.

And you do it with CLEAN HANDS. No cutting away the wood and wasting the lead—no broken points—economy for the customer. You save him money on his pencil bills!

Now can you sharpen Blaisdell Pencils? If you can't, write us a personal letter and tell us why.

Thank you!

Blaisdell Paper Pencil Co.,
Myron Townsend,
Advertising Manager.

These letters ring true; their tone of natural friendliness makes the dealer feel he is welcome to the family.

Dear Sir:

We are very glad to learn you are thinking of putting in a department of popular-priced home goods, and take pleasure in sending a copy of the current issue of our catalog, which is acknowledged "headquarters" for this class of merchandise.

It has been most gratifying of late to note the number of hardware men who have decided to go after the business in popular-priced goods of all sorts, and we feel sure you will make no mistake if you decide to do the same thing.

If you are uncertain just what goods to select, perhaps we can help you. Tell us about how much you wish to invest, the space you can spare for the purpose, and any ideas you may have as to goods, and we will be glad to have one of our expert salesmen submit suggestions to you.

It will pay you to read carefully our book "Success in Retailing," which we are sending by this mail. The illustrations in the back of the book will give you helpful ideas as to fixtures, and a lot of other things.

You will find our catalog a comfort to buy from, as you don't have to "write for discounts" or refer to loose leaves of any sort to know what our prices are.

If you will carefully consider our net prices on your staple lines, we believe you will feel as we do—that both of us are losing money in not dealing together.

Yours very truly,

Dear Sir:

We congratulate you on your resolve to start a variety store, because we believe you will find your capital will earn you better rewards in this business than will be possible in any other.

While it is our rule to send our catalog only to merchants already in business, we are sending a copy to you because you can't start right in the variety business without this book. We ask that you treat it in confidence and that if you change your mind about starting in business you will in justice to our merchant customers destroy it.

This catalog names net prices on everything a variety store sells, and is the book from which prac-

tically all variety merchants buy the bulk of their goods.

We are also sending you a copy of our book "The Variety Business." This book tells just how other men have made a success in this business, and it will pay you to read it from cover to cover.

If you have not as yet found a suitable opening, perhaps our Location Bureau can help you. If you wish us to try, please fill out the enclosed blank and send it to us by return mail.

If it is convenient for you to come into Chicago, you would find it a great help to go through the goods with one of our expert salesmen, who will help you in choosing your opening stock and in laying out your store. By all means see our Model Variety Store if you can. Please be sure to call for me personally when you come in.

Please feel we are at your service in any way we can assist you, both in getting started and after your store is launched.

Yours very truly,

The courtesy of this letter aids the effect of the offer it makes. The postscript is a pleasant device for insuring attention to "separate cover" mail.

Gentlemen:

It has been our privilege for the past five months to co-operate with 68 of the largest booksellers in the United States in carrying out a plan to stimulate additional book sales.

Since June of this year we have been publishing each month a little magazine entitled "New

Books," which is a reprint of two special departments that appear in the ..... Magazine.

Thirty-five thousand copies of "New Books" are distributed each month through these special book stores who are also using our entire sales co-operative plan.

November and December being two of the largest bookselling months of the year, we have decided to offer to other reliable booksellers an opportunity to share in a part of our sales co-operative plan to the extent of securing a supply of "New Books" imprinted with their own name and a set of five special display cards covering the following classifications: Books for Children, Girls' Books, Boys' Books, Books of Fiction, and Literature. A rough proof of one of these display cards is enclosed. In final form these display cards are printed on a heavy brown cardboard in a soft-toned brown ink.

We are able to offer you for the months of November and December a special combination service as follows:

(A)

$5.00 250 copies of the November and December issues of "New Books" with your own imprint and a set of five display cards on heavy cardboard.

(B)

$9.00 500 copies of the November and December issues of "New Books" with your own imprint and a set of five display cards on heavy cardboard.

(C)

$12.50 750 copies of the November and December issues of "New Books" with your own imprint and a set of five display cards on heavy cardboard.

(D)

$15.00 1,000 copies of the November and December issues of "New Books" with your own imprint and a set of five display cards on heavy cardboard.

(E)

Additional display cards $.25 apiece, or $1.00 per set.

This is not a standing offer and can be secured only upon early application so that we may know well in advance of publication date just how many copies of "New Books" to order from our printer.

A sample copy of the October issue of "New Books" is enclosed. The November issue will contain even a larger representation of the publishers' latest books.

To facilitate your reply, which we trust will be favorable, we are enclosing a stamped envelope.

The little courtesies easiest to extend are oft-times the most appreciated, and in this spirit I will consider your prompt reply a mark of special courtesy to us.

Yours very sincerely,
(Signature)
Advertising Manager.

P. S.—We find that the copy of "New Books" is too large to be sent with this letter, so we are sending it under separate cover. Will you be good enough to look out for it?

Are your letters to your regular dealers interesting? Do you take as much pains to write with reasoned enthusiasm to them as you do to your new customers?

This three-page letter is worthy of study. Note the clear, forceful plan for co-operation, but note also at the beginning how the dealer's imagination is enlisted.

Gentlemen:

While we were conversing with a young farmer who has been operating his own farm for four years, he made the statement: "I am going to get a herd of milk cows and market the most of my crops through them. I will make more money in the end, and my land will always be in condition."

This young farmer had started his business exactly as his father and grandfather had before him. It was simply raising and selling grain and putting practically nothing back on to the land to replenish it.

Fortunately, he has seen that his land will no longer return profits commensurate with his investment and labor under this method of farming. He is wisely altering his methods by feeding his crops to milk cows. This system will not only keep him better fed, but will feed the soil—and he profits both ways.

These facts are taking hold of farmers all over this country. The idea is often helped along by dealers who are in close touch and sympathy with their farmer friends and customers.

The farmer who has cows is a prospect for a cream separator—even if he has only two or three.

A dealer at Mattison, W. Va., put on a special cream separator sales campaign among farmers having two, three or four cows. Now, West Virginia is not noted as a dairy state. Yet this dealer in a poor territory, sold twenty-five cream separators in ten days. This is from his own testimony. A nice little profit—and from a class of farmers that few

dealers consider as prospects for cream separators. We can give you the names of many dealers who are making big sales records from among this class of cream separator prospects.

Advertising matter, judiciously put out on your territory and closely followed up by personal visits, will produce sales that equal and surpass the above record. We have advertising matter prepared and will prepare more to assist you in a special cream separator sales campaign.

A sales campaign of this nature requires close co-operation. We stand ready to give you all the help possible. The cost is small and the results will be what you make them.

The first thing is to have faith in the campaign and be enthusiastic for it.

The second—Set up a cream separator in a convenient place where customers can operate it.

Have it well oiled and every part in its place. Keep old papers, catalogs and trash out of the supply can. Have the frame and supply can shining so that when people come in they will be attracted by its appearance, and when they take hold of the crank and turn it, as they naturally do, the separator will run easily and noiselessly. In other words, give the separator a chance to tell the truth about itself.

Third—Send us a list of names of farmers who you know are cream separator prospects. If they have fifty cows, all right—if they have only two or three cows, all right—they are all cream separator prospects. You can pick up the names of a large number of such prospects as you drive around the country, simply by noting the milk cows in the fields. Your friend, the groceryman, will give you the names of farmers who deliver butter to him weekly. Farmers

who are hauling milk to the local creameries are good cream separator prospects.

As soon as the list of prospects reaches this office, we will mail to them the large mailing folders like the sample enclosed, showing the cream separator and giving several concise arguments on the separator. These folders will have your name on the back of them.

A week after these go out, we will write your prospects a letter, calling their attention to the fact that you sell these cream separators, and in addition, giving a strong argument or two on the profitable use they can make of the cream separator.

The following week, we suggest, you write a letter on your own stationery, making it a personal letter in every way. You can present in two or three paragraphs a sales argument to meet your local conditions. This letter will serve to tie you up permanently, in the customers' minds, with the sales campaign. If it is impossible for you to get out such a letter, we will write it and run it on your stationery and return the letters to you addressed and ready for your signature and for stamping and mailing out of your post office.

The fourth week to those prospects from whom you have not heard or to whom you have not given catalogs, we will send out marked copies of catalogs. By this, we mean catalogs in which two or three important features of the separator are marked with a blue pencil. We will put a letter in the envelope, calling the prospect's attention to these two or three marked pages. Human nature is such that these marked pages are sure to be read, and may mean the clinching of a sale for you.

Simultaneously, with this mailing campaign,

we will send you electrotype cuts and advertisements for you to run in your local papers. There is space at the bottom of these advertisements for your name. The first advertisement should appear in the paper at the beginning of the mailing campaign or during the week that the large mailing folders are sent out. A different advertisement should follow each week for five or six weeks. We will furnish electrotypes for all these advertisements. In this manner you get the prospect's attention from two angles—directly by mail—and through his papers.

If you do not have a local paper in your town and these advertisements cannot be run, we will reproduce them on a mailing card which can be mailed out under a 1-cent stamp.

There are several other methods by which your name can be kept constantly before your prospects and which will assist materially in helping you sell cream separators.

1. You can paste up the large mailing folder in your show window. It is arranged especially for use as a poster and will attract considerable attention. We will furnish you a supply for this purpose.

2. We are sending also a sample of our colored paraffin cardboard signs, which can be nailed up along the roads leading to your town. Your name and address will be printed on these cards. They can be tacked up in feed stores, at hitching racks, on fences, and in other prominent places, but they should be tacked up on each of the four roads leading to the town, within half a mile of where your store is located. These cards act as constant reminders that you are selling cream separators, and may serve to remind the farmer to step in and look at the separator, when otherwise he might forget it before leaving town.

3. We have lantern slides prepared for use in

moving picture theatres. We will put your name on some of these slides and you can arrange with the owner of the theatre to run them during the show. This method of advertising is proving very successful and the cost is very small.

Reports from all over the country state that the dealers who are showing the best sales records for the year are those who are going out after the business. They are using campaigns similar to this. These campaigns have been tried and have proved successful. We assure you of our co-operation, and by going into this campaign whole-heartedly, we know that your sales on cream separators will surpass any of your previous records, unless you have been a persistent advertiser for the last several years.

Give us your list of cream separator prospects on the very earliest date possible and get the cream separator set up and in first-class operating order and we will get busy at our end.

Yours very truly,

P. S.—When you send us the list of prospects, let us have your order for the electrotypes, the mailing folders to be used as posters, the paraffin cardboard signs, and lantern slides. The entire sales campaign can then start off together. By pulling together we can make a big success of it.

APPENDIX

Telegrams

The language of a telegram, however condensed, must be clear without allowing more than one interpretation. Since a mark of punctuation is counted as a word, the message should be clear without punctuation. Detached phrases are dangerously liable to be misread. The rules require the agent to count all words, figures, and letters in the body of the message, all words after the signature, and all extra words in the address. To save expense in long messages, codes can be used in which one word stands for several words. An established code like the Western Union code can be consulted, or private codes can be prepared. Five letters are allowed as one code word; thus a word of six or seven letters counts as two words.

The classes of service include full-rate expedited telegrams at a fixed rate for ten words; night telegrams at reduced rates, delivered the next morning; day letters, at one and one-half times the standard night-letter rate for the transmission of fifty words or less, sent so as to allow priority to regular telegrams; and night letters of fifty words or less, sent at the standard day rate of regular telegrams, and delivered the next morning. Code words are not permissible in day or night letters.

Cablegrams

The greater cost of cablegrams makes the use of codes for their transmission more common. Since agents must count the name, address, date, and signature, code words are often used for the name and address. The classes of service include a full rate for expedited messages; a deferred half rate; and rates for cable letters and week-end letters. Code language is permitted for only the first class.

Abbreviations of the Names of States

Alabama	Ala.	Nevada	Nev.
Arizona	Ariz.	New Hampshire	N. H.
Arkansas	Ark.	New Jersey	N. J.
California	Cal.	New Mexico	N. Mex.
Colorado	Colo.	New York	N. Y.
Connecticut	Conn.	North Carolina	N. C.
Delaware	Del.	North Dakota	N. Dak.
Dist. of Columbia	D. C.	Oklahoma	Okla.
Florida	Fla.	Pennsylvania	Pa.
Georgia	Ga.	Philippine Islands	P. I.
Illinois	Ill.	Porto Rico	P. R.
Indiana	Ind.	Rhode Island	R. I.
Kansas	Kans.	South Carolina	S. C.
Kentucky	Ky.	South Dakota	S. Dak.
Louisiana	La.	Tennessee	Tenn.
Maryland	Md.	Texas	Tex.
Massachusetts	Mass.	Vermont	Vt.
Michigan	Mich.	Virginia	Va.
Minnesota	Minn.	Washington	Wash.
Mississippi	Miss.	West Virginia	W. Va.
Missouri	Mo.	Wisconsin	Wis.
Montana	Mont.	Wyoming	Wyo.
Nebraska	Nebr.		

The following are not to be abbreviated:

Alaska	Idaho	Ohio	Samoa
Guam	Iowa	Oregon	Utah
Hawaii	Maine		

Abbreviations of Titles Occasionally Used in Address

A.M. or M.A.	Master of Arts
C.E.	Civil Engineer
D.D.	Doctor of Divinity
D.D.S.	Doctor of Dental Surgery
Dist. Atty.	District Attorney

D. Lit or Lit. D.....Doctor of Literature
D.Sc.....Doctor of Science
F.R.S.....Fellow of the Royal Society
J.C.D.....Doctor of Civil Law
L.H.D.....Doctor of Humanities
LL.D.....Doctor of Laws
LL.M.....Master of Laws
M.C.....Member of Congress
M.D. or D. M.....Doctor of Medicine
M.E.....Mechanical Engineer
M.P.....Member of Parliament
Mus. D.....Doctor of Music
Ph.D.....Doctor of Philosophy
R. A.....Member of the Royal Academy

A full list of abbreviations used in writing and printing is to be found in any good dictionary. It includes commercial terms.

Postal Information

Every member of a class in business letter writing and every business man should own a copy of the official pamphlet on Postal Information. It is distributed free by the Government, and may be had on application to any postmaster. Aside from the ordinary information about first, second, third, and fourth class rates, and aside from the data about envelope address and the mailing of form letters given in this book, the pamphlet contains information about parcel post, private mailing cards, window envelopes, and many other matters important to the business man. New editions of the pamphlet are issued from time to time, containing the most recent rulings of the Post-Office Department. Information printed elsewhere is liable to go out of date.

INDEX

(References are to pages.)

A

Abbreviations, 61, 62
  states and territories, 410
  titles used in address, 410
Acknowledging settlement, 223
Acknowledgments, 86-89
  post card, 87
Address,
  at end of letter, 37
  envelope, 38
  introductory, 32, 33
  position of, 36
  punctuation of, 38
Adjustment letters, 93-136
  (See also "Errors")
  classified illustrations, 122-136
  dangerous promises, 103
  how to ask for adjustment, 94
  how to make adjustment, 98
  length of, 109, 110
  mistakes in language in, 119, 120
  promptness of replies, 108
  sales material in, 121
  summary of, 124, 125
  to angry customer, 110
Advertising,
  other *vs.* the letter, 234
Advertising—*Continued*
  sales letters a branch of, 233
Advice about buying, 142
"Advise," 57
Agency,
  collection, 199-201
  "fake," 201
"And's," too many, 17
Anger, useless, 96-98
Angry customer,
  adjustment letters to, 110
  collection letters to, 212
Announcement *vs.* appeal, 236
Appeal for action, 260
  to the best instincts, 262
Appearance, 25
  examples of, 22-24
  in applications, 313
Applications for positions, 307-314
"Are you interested?" 274-276
Arrangement of material, 12
  in adjustments, 110-117
  in applications, 309-312
  in collections, 227
  in sales, 244-250
"As per," 57
Assumptions,
  in collections, 176
  in sales, 268, 269
"At a loss," 119

"At all times," 57
"At hand," 57
Attorney, 201
Audience for sales letters,
needs of, 239
size of, 238
tastes of, 239
Auxiliary, sales letter as, 234

B

"Beg," 57
"Blind heading," 255

C

Cablegrams, 409
Claims,
how to grant, 106
how to refuse, 107
Classifying correspondence, 5
Clearness, 10
Clincher, 245, 260, 312
typical errors in, 260
Coherence, 12, 321
Collection agency, 199-201
Collections,
close, 204
discussion in, 190-194
follow-up, 183-207
object of, 170
principles involved, 168-182
promptness in, 171
special phases, 206-232
system in, 181
"Complaint," 93
Completeness, 13
Complimentary close, 43
Conciseness, 12
Concrete language, 108, 256, 260, 326
Confidence, securing, 241
"Contents carefully noted," 58
Conversation, imitated by letter, 7
Conviction, 245, 256-259, 310
Correctness, 13, 15, 96-107, 112
Courtesy, 7, 15, 19
abuse of, 76
vs. rough treatment in collections, 224
Credit,
granting, 146-148
purpose of, 137
refusing, 148
relation to collections, 137
salesmanship in extending, 149
understand before studying collections, 168
Credit education,
effect upon collections, 143
in retail trade, 144
material for, 141
opportunity for, 140
summary of, 143, 144
Credit letters, 137-167
illustrations classified, 150-167
in retail trade, 138
tone of, 145, 146
"Credit man," duties of, 138

Customers,
financial classification of, 180
helping them to keep goods, 100-102
new, welcoming, 90
old, reviving, 277-279, 353, 370, 386, 387, 390, 396

D

Damage, letters adjusting, 127
Date,
not in figures, 30
with letter-head, 30
Dealers, letters to, 287-289, 353-358, 397-407
"Dear Friend," 41
"Dear Sirs," 41
Defect, letters adjusting, 130
Definite statements, in adjustments, 108
Delay, letters adjusting,
in shipping, 122
in transit, 127
Dictate, how to, 19-21
Dictation, errors due to, 16-19
Dignity, 7
Directions for writing, final, 19-21
Discount, 141
Discourtesy in adjustments, 103
Discrepancy, claims of, 213
Drafts, 196-198
if dishonored, 198, 199

E

Emphasis, 323
mechanical, 324
Employer, requirements, 307
"Enclose herewith," 58
Enclosure, 83-85
"enc.," 84
"enclosed please find," 85
Envelope, 51
Envelope address, 38
return card, 39
special, 39
Envelope, enclosed, stamped, 75
Errors due to dictation, 16-19
Errors requiring adjustment,
customer's, 114-117
partly customer's, partly yours, 112, 113
third party's, 111, 112
yours, 110, 111
"Esteemed," 58
Excuses in collections, 173
Explaining unusual urgency in collections, 174
Extensions,
granting, 220
refusing, 220-223

F

Farmers, letters to, 285, 371-377
"Favor," 58
Filing correspondence, 337-341
First sentence, 62-71
Flattery, avoiding, 262
Flexibility in collections, 175

Follow-up, collection, 183
first steps, 185
later steps, 185
summary of, 202-204
Follow-up, sales, 267, 293-306, 350-407
classifying, 272
length of, 272
Form letters, 328-336 (See also "Sales Letters")
"fill-in," 334
objections to, 331
purposes, 330
varieties, 328
Frankness, avoiding unnecessary, in collections, 174
Friendly relations in collections, 176
Friends, routine letter should make, 3

G

"Goods over," letters adjusting, 134

H

"Hand you," 58
Heading in sheet without letter-head, 28-30
Holding up the order, 206-212
Honest, most men are, 106
"Hoping," "trusting," etc., 42
Humor, avoid in letters, 8

I

Identity of interests in credits, 142
Indentions, 48, 324, 325
Information,
asking, 72-77
giving or refusing, 77-80
Information, credit,
from the customer, 139
outside sources of, 139
use of personal in collections, 179
Inquiry,
answering, 263, 267, 293-306
leading to purchase, 72
Inquiry, routine, 72
on unfamiliar subject, 73-75
"Inst," "ult.," "prox," 58
Insulting language in collections, 179
Internal reference to previous letter, 71
Introductions, 317

J

"Jogging" letter, 276-279

K

"Kind favor," 58
"Kindly ask," 58
Knowledge of business and customers necessary, 6

L

Length,
of adjustment letter, 109, 110
of collection letter, 228
of sales letter, 243

Letter,
how read, 10
how written, 16
Letter-heads, 30, 51, 53, 342-348
illustrative, 344-348
Liability in transportation, 121, 122

M

Make-up of the letter, 25-48
Margins, 36, 46, 324
Material, gathering for sales, 237
Mistakes in language, 56-71
in adjustment letters, 119, 120
Monotony, avoid, 19

N

Negative suggestion,
adjustments, 120
applications, 312
asking information, 76
in clincher, 261
in contact of sales letter, 254
sales follow-up, 279-283
Neglect of correspondence, 95, 96
"Never happen again," 119

O

"Obligation assumed in sales follow-up, 282
"Oblige," 59
Opportunity of business letters, 1-9
Orders, 81-83
"Our Mr. Jones," 59

P

Paper and envelopes, 49-52
Paragraphing, 10, 11, 325
in sales letter, 244
Part payments, 218
Participial conclusion, 42
Parts of the letter, 25
Payment, insisting on, 175
Personal quality, 7
in sales letter, 240
Persuasion, 245, 259, 311
Point of contact, 245, 250-252, 310
typical errors in, 253-256
Policy,
generous, but not extravagant, 106
referring to, in refusing request, 78
regular, in collections, 175
Postal information, 38, 39, 336, 411
Principles of effective writing, 319-327
Printed matter, referring to, 264-266
Printing on letter sheet, 52-55
Promises, dangerous, in adjustments, 103
Promptness,
in collections, 171
in investigating, 108
in replying to request for adjustment, 108

Pronouns, omission of, 59
"Proposition," 59
Punctuation,
address, 38
heading, 29
omission, in heading, address, etc., 27
omission, in envelope address, 39
salutation, 41

Q

Questions that produce a reply, 270-272

R

Reasons, giving, in collections, 172
"Recent date," 60
Recommendations and introductions, 315-318
Record, keeping a,
in adjustments, 99
in collections, 181
letters as, 2
Records, unnecessary references to, 120
Reference to,
accompanying printed matter, 77, 264
previous letter, 62-71
sales inquiry, 263
Refusal, letters adjusting, 135
Regularity in collections, 171
Reminder with statement, 186
as form or typewritten, 186
simple, 187
stronger, 189
Remittances and enclosures, 83-85
Repetition, in sales follow-up, 267
Retail collections, 229-232
Retail credit, 138, 144
Rough treatment *vs.* courtesy in collections, 224

S

Sales letters (See also "Form Letters")
building the letter, 243-266
classified illustrations, 290-306, 351-407
every letter a sales letter, 235
first principles, 233-242
follow-up letters, 267-284, 293-306, 350-407
use of carbon copy, 377
special cases—illustrations, 285-306
successful letters, 349-407
summary of, 289
to dealers, 287-289, 353-358, 397-407
to women, 285, 390-393
Sales material,
in adjustments, 121
in collections, 186
Salesmanship in print, 238
Salesman *vs.* the letter, 233
Salesmen, letters to, 286, 287
Salutation, 41
Salutation and complimentary close, omission of, 27

"Same," 60
Satire in collections, 179
Satisfaction guaranteed, 105
Second sheets, 34
Selling letters (See "Sales Letters")
Selling your services, 307
Sentences, 327
Sharp language in collections, 178
Shipment, notice of, 89-92
Shipments (See "Adjustments")
Short, letter too, 13
Shortage, letters adjusting, 131
Signature, 43-46
Simplicity in sales letters, 243
Sincerity, 7
Social letter imitated by business letter, 8
Spacing, 12, 33, 47, 325
  between parts of letter, 48
-st, -nd, -rd, -th, 30
"State," 60
Statements, collection, 185
Stock phrases, 1, 56, 85
  list of, 57-61, 119
Subject,
  begin with, 12
  demands of in sales letters, 240
  one letter to a, 12
Successful sales letters, 349-407
System, 4
  in adjustments, 99
  in collections, 181

T

Telegrams, 409
Temper, never lose your, 103-105
Testimonial, 316
Testing a sales letter, 284
"Thank you in advance," 75
Thanks, letter of, 76
Titles, 34-36
Trouble,
  certain to occur, 93
  emphasizing, 94
  if you discover it first, 117
  notice of serious, 94
  serious, 109, 110
  settle, but keep the customer, 99
  settle without loss, 100
  slight, in adjustments, 109
Type, elite or pica, 47

U

Unity, 320
Urgent letters, collection, 194, 195
Usage, 26
  variation in, 27
  violation of, 27

V

Variety in sales letters,
  appearance, 270
  subject matter, 267-270
Varying collection methods, 229

W

"We" or "I," 60
"We" or "you," 237
Window envelope, 51
Women, letters to, 285, 390-393
Wordiness, 120
Words,
  choice of, 325
  for sum of money, 85
"Would say," 61
"Writer," 61
Writing the letter, 10-21, 319

Y

"You state," 120